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LABOR BULLETIN

OF THE COMMONWEALTH OF

MASSACHUSETTS

No. 42

JULY, 1906.

CONTAINING:

Non-Collectable Indebtedness.

Pawnbrokers' Pledges.

Hours of Labor in Certain Occupations.

Labor Legislation in 1906.

Current Comment: The Inheritance Tax.

Industrial Information.

Industrial Agreements.

Trade Union Notes.

Recent Legal Labor Decisions.

Excerpts.

Statistical Abstracts.

PUBLISHED BY THE

BUREAU OF STATISTICS OF LABOR.

CHAS. F. PIDGIN, *Chief.*

FRANK H. DROWN, *First Clerk.*

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NON-COLLECTABLE INDEBTEDNESS.

A business man or capitalist, when in financial difficulties and pressed for payment by his creditors, can take advantage of the provisions of the National Bankruptcy Act, which was approved July 1, 1898, and amended February 5, 1903. The law, as it stands to-day, covers 37 octavo pages, set in fine type, and it is, of course, impossible to reproduce it here. By its provisions a person can be freed from his past indebtedness and be able to start his business life anew. To be sure, the workingman has a right to avail himself of its provisions, but few, if any, of them have the means to pay for legal advice and the costs of court. In his case, the trustee process, much to his detriment, is usually invoked by the impatient creditor.

In 1898, what is known as the "Dubuque Law" was passed under the caption "An Act to Provide an Equitable Process after Judgment in Certain Cases." This law was amended in 1899 and in 1901. As it now stands, it forms chapter 168 of the Revised Laws, and is herewith presented:

Section 80. Upon the filing of an application of a judgment creditor, with an affidavit made by him or a person in his behalf that the judgment is founded upon a claim for the necessities of life furnished to the judgment debtor or his family, or for work or labor performed by the judgment creditor for the judgment debtor, the justice or clerk of a police, district or municipal court of the judicial district in which the judgment debtor resides or, if he does not reside within the district of any such court, the justice or clerk of a police, district or municipal court held within the county and nearest to the town in which the debtor resides, or in the county of Nantucket a trial justice, shall issue a notice to said debtor to appear at a time and place named therein to show cause why an examination into his circumstances should not be made and a decree be entered ordering him to pay such judgment in full or by instalments, weekly, monthly or otherwise. Said notice shall be served by delivering a copy thereof to the defendant or by leaving a copy at his last and usual place of abode, at least seven days before the return day thereof. At the hearing the court shall first ascertain if the creditor's claim is

for the necessities of life, or for work or labor performed by the judgment creditor for the judgment debtor, as stated in his affidavit, and, if it so finds, it shall make inquiry, by examination of the judgment debtor or otherwise, as to his circumstances, his income from any source, and his ability to pay said judgment; and if the debtor fails to appear at the time and place fixed, such inquiry may proceed in his absence. If it shall appear that said notice has not been served as herein required, the court may continue the proceedings and issue a new notice to the debtor. If the court finds that the debtor is not able at the time to pay said judgment in full or by partial payments from time to time, it shall enter a finding thereof, which shall be subject to revision upon like notice and inquiry and upon proof of changed circumstances. In such case, the clerk or justice shall not issue a subsequent notice to the debtor until the creditor or a person in his behalf has filed in court an affidavit stating in substance the evidence of the debtor's change of circumstances upon which he relies for a revision and until the court in its discretion has determined that there is occasion for a new inquiry into the debtor's circumstances. If the court finds that the debtor is able to pay the judgment in full or by partial payments from time to time, it may, after first allowing the debtor out of his income a reasonable amount for the support of himself and family, enter a decree fixing the time, place and amount of payments to be made by the debtor on said judgment out of his income in excess of said allowance.

Section 81. If the debtor at any time fails to comply with such decree the creditor may cause him to be notified to show cause therefor and, unless the debtor shows good cause therefor, the court may order that unless he complies with such decree or with such modification thereof as it may then make, within the time stated in said order, such failure shall be a contempt of court; and if, at the expiration of the time fixed by the court for compliance with such new decree, the debtor still fails or refuses to comply therewith, the court may enforce its decrees by proceedings for contempt as a court of equity might do; but not more than fourteen days' imprisonment shall be ordered by the court as punishment for any one such contempt. The debtor may be released by order of the court at any time, upon payment of the claim and costs or upon his giving a bond to the creditor, with one or more sureties who shall be approved by the court, conditioned that he will comply with all existing or subsequent decrees of the court; or, after seven days' imprisonment, he may be released by order of the court, upon filing in court his personal bond, conditioned that he will thenceforth comply with all decrees of the court. If the debtor is released upon his personal bond, as aforesaid, he may, if he does not comply with said decree within sixty days after his release or fails to show to the court good cause for his non-compliance, again be cited to appear before the court by the creditor and proceeded against as for a further contempt of court.

Section 82. A judgment debtor may himself apply by petition for the benefit of the provisions of section eighty, and may cause a creditor holding a judgment against him for the necessities of life furnished to himself or his family to be cited to appear and show cause why an examination, as hereinbefore provided, shall not be made; and the court may, after a hearing, proceed in the case in the same manner as if such application had been made by a creditor.

Section 83. If a judgment creditor institutes proceedings as provided in section eighty, all other processes or suits to enforce or recover upon any judgment upon which such proceedings are based and all actions or proceedings by other creditors against such judgment debtor, relative to wages, shall be suspended, except as provided in the following section, until the judgment or judgments on which such proceedings are based shall have been fully satisfied; but the provisions of this section shall not prevent the attachment of any property of the debtor other than his wages, either before or after judgment, or the levy of the execution thereon.

Section 84. A creditor who has recovered a judgment upon a claim for the necessities of life against a debtor against whom proceedings by another judgment creditor are pending under the provisions of the four preceding sections may, upon motion and after notice to all parties in interest, inquire into the validity and amount of the claim of any judgment creditor for whose benefit the decree under the provisions of said sections has been entered. Upon the hearing of such motion, the court may order any judgment creditor who is then a party to the proceeding to render an account to the court of all amounts theretofore paid by the debtor upon such judgment, and may also, after a hearing, enter a decree revoking or modifying any previous decree in the proceedings, and may order that payments thereafter made by the judgment debtor be apportioned between the different judgment creditors who are then parties to such proceeding.

Section 85. The court may, at any time upon written notice to the opposite party or to his attorney of record, revise, modify or suspend a decree made in any proceedings under the provisions of the five preceding sections.

Section 86. No costs shall be allowed to either party after proceedings have been commenced under the provisions of the six preceding sections, except that twenty-five cents shall be paid to the clerk or justice who issues the notices therein provided, and the same fees shall be paid to officers for copies, service, travel and other expenses as are allowed by law in the service of writs, and they shall be paid in the same manner. [*Chap. 168, Revised Laws.*]

This law, although it is not so designated, is in reality a State Bankruptcy Law for the benefit of debtors owing comparatively small amounts, principally for the necessities of life. Opinions in regard to its practical operation are given hereinafter as expressed by dealers who were interviewed by our agents during the progress of the investigation.

During the past ten years there has been a notable change in the conduct of retail establishments as regards the giving of credit. Formerly, the credit system was extended almost entirely to the well-to-do, the poor being given but slight opportunity to use the system. The retail dealers would naturally not have objected to its continuance if their bills had been paid with some regard to promptness, but it is their general testimony that both the poor and the rich take advantage of their opportunities and fail to pay their indebtedness.

The introduction of the sale of groceries and provisions in department stores and the establishment of many stores controlled by corporations selling at low prices have also obliged many retail dealers to abolish the credit system in order to compete with these stores, which they can only do by selling for cash.

On the other hand, however, there has been a large extension of the credit system by the instalment stores, where furniture, clothing, jewelry, household goods, in fact, almost every needed article, can be procured by the payment down of a small part of the price, the balance being paid in instalments as agreed upon at the time of purchase.

The Bureau has endeavored by a recent investigation to arrive at the non-collectable indebtedness or "bad debts" of what may be designated as classes of people in the city of Boston. Special agents of the Bureau were sent to the retail grocery and provision stores, real estate agents, clothing and furniture dealers, and to undertakers in the city, requesting a statement of the amount of debt incurred by their customers which had been found by them to be impossible of collection. The amount of indebtedness shown in the tables which follow represents the total standing on the books of the stores making reports at the close of the year 1904, but which, at that time, was not outlawed.

The classes referred to are called in the tables the wage-earning class, the trade class, the professional class, and the moneyed class. In the wage-earning class are included laborers, operatives in factories, shops, mills, and stores, workers on the streets, and those in similar occupations. In trade are included bookkeepers, salesmen, clerks, and other persons engaged in this class. The professional class includes lawyers, physicians, clergymen, instructors in schools and colleges, etc. In the moneyed class are included bankers, brokers, financial and insurance agents, etc.

The first table shows, by sections of the city, the amounts due grocery and provision dealers by each of the classes mentioned, together with the number of stores reporting such indebtedness and the number of debtors.

Non-collectable Indebtedness: By Sections of Boston. Groceries and Provisions.

CLASSIFICATION.	Groceries	Provisions	Groceries and Provisions	Groceries and Liquors	Totals
Central District.					
Number of stores reporting,	67	39	19	2	127
Number of debtors reported,	1,271	2,450	1,125	110	4,956
Amount of debts,	\$25,560	\$36,650	\$19,025	\$3,000	\$84,235
Wage-earning class,	20,440	17,000	8,755	800	46,995
Trade,	4,120	12,275	6,270	2,200	24,865
Moneyed class,	1,000	7,375	4,000	-	12,375
East Boston.					
Number of stores reporting,	42	2	47	1	92
Number of debtors reported,	828	95	3,401	300	4,624
Amount of debts,	\$5,607	\$1,650	\$55,210	\$2,000	\$64,467
Wage-earning class,	5,607	1,650	45,550	400	53,207
Trade,	-	-	9,535	1,600	11,135
Professional,	-	-	125	-	125
Charlestown.					
Number of stores reporting,	20	16	3	-	39
Number of debtors reported,	2,125	1,312	350	-	3,787
Amount of debts,	\$17,065	\$14,069	\$2,451	-	\$33,585
Wage-earning class,	11,825	8,653	1,963	-	22,441
Trade,	5,240	5,416	488	-	11,144
South Boston.					
Number of stores reporting,	99	32	51	-	182
Number of debtors reported,	2,676	1,947	3,886	-	8,509
Amount of debts,	\$20,767	\$33,097	\$51,041	-	\$104,905
Wage-earning class,	20,467	28,141	44,538	-	93,146
Trade,	300	4,956	6,258	-	11,514
Professional,	-	-	245	-	245
Roxbury.					
Number of stores reporting,	31	22	31	2	86
Number of debtors reported,	3,116	1,917	2,962	250	8,245
Amount of debts,	\$23,352	\$15,492	\$28,483	\$2,200	\$69,527
Wage-earning class,	19,306	13,648	21,659	1,850	56,463
Trade,	3,871	1,844	6,324	350	12,389
Professional,	175	-	500	-	675
Dorchester.					
Number of stores reporting,	22	1	18	-	41
Number of debtors reported,	2,400	50	2,435	-	4,945
Amount of debts,	\$40,677	\$300	\$38,000	-	\$78,977
Wage-earning class,	32,138	270	31,675	-	64,083
Trade,	7,963	30	4,490	-	11,883
Professional,	588	-	1,540	-	2,128
Moneyed class,	588	-	295	-	883
West Roxbury.					
Number of stores reporting,	22	12	9	-	43
Number of debtors reported,	1,410	1,045	840	-	3,295
Amount of debts,	\$13,901	\$9,150	\$6,050	-	\$29,101
Wage-earning class,	7,610	6,375	3,605	-	17,590
Trade,	6,291	2,775	2,445	-	11,511
North End.					
Number of stores reporting,	40	3	21	-	64
Number of debtors reported,	2,370	30	677	-	3,077
Amount of debts,	\$18,075	\$725	\$12,900	-	\$31,700
Wage-earning class,	17,505	725	6,600	-	24,830
Trade,	570	-	6,300	-	6,870
West End.					
Number of stores reporting,	68	27	13	1	109
Number of debtors reported,	1,304	657	263	250	2,474
Amount of debts,	\$22,850	\$13,450	\$9,325	\$4,000	\$49,625
Wage-earning class,	20,700	8,235	5,770	4,000	38,705
Trade,	2,150	5,215	3,555	-	10,920
Brighton.					
Number of stores reporting,	4	8	2	-	14
Number of debtors reported,	275	815	480	-	1,570
Amount of debts,	\$2,250	\$11,650	\$10,800	-	\$24,700
Wage-earning class,	1,500	4,300	2,800	-	8,600
Trade,	750	7,350	8,000	-	16,100

In the Central District, or what is called the City Proper, 127 dealers reported 4,956 debtors who owed them \$84,235, which amount they considered non-collectable.

In East Boston, 92 dealers reported 4,624 debtors with bad debts amounting to \$64,467.

In Charlestown, 39 dealers reported 3,787 debtors with non-collectable debts amounting to \$33,585.

In South Boston, 182 dealers reported 8,509 debtors owing \$104,905, which they considered uncollectable.

In Roxbury, 86 dealers reported 8,245 debtors owing them \$69,527, which they never expect to receive.

In Dorchester, 41 dealers reported 4,945 debtors with an uncollectable amount of \$78,977.

In West Roxbury, 43 dealers reported 3,295 debtors, the sum deemed impossible of collection being \$29,101.

At the North End, 64 dealers reported 3,077 debtors with bad debts amounting to \$31,790.

At the West End, 109 dealers reported 2,474 debtors with \$49,625 deemed non-collectable.

In Brighton, 14 dealers reported 1,570 debtors with a non-collectable sum amounting to \$24,700.

We present next a recapitulation for the city, including all grocery and provision stores represented in the preceding table :

Non-collectable Indebtedness. The City of Boston — Groceries and Provisions.

CLASSIFICATION.	Groceries	Provisions	Groceries and Provisions	Groceries and Liquors	Totals
The City of Boston.					
Number of stores reporting,	415	162	214	6	797
Number of debtors reported,	17,775	10,318	16,479	910	45,482
Amount of debts,	\$190,104	\$136,233	\$233,375	\$11,200	\$570,912
Wage-earning class,	157,098	88,997	173,005	7,050	426,150
Trade,	30,655	39,861	53,665	4,150	128,331
Professional,	763	-	2,410	-	3,173
Moneyed class,	1,588	7,375	4,295	-	13,258

The whole number of stores reporting was 797, with 45,482 debtors owing them the amount of \$570,912, which they deemed non-collectable. Of this amount, \$426,150, or 74.65 per cent, was owed by the wage-earning class; \$128,331, or 22.48 per cent, by the trade class: \$3,173, or 0.55 per cent, by the professional class; and \$13,258, or 2.32 per cent, by the moneyed class.

Of the \$426,150 owed by the wage-earning class, \$157,098, or 36.86 per cent, was due to grocers; \$88,997, or 20.88 per cent, to provision dealers; \$173,005, or 40.60 per cent, to dealers in both groceries and provisions; and \$7,050, or 1.66 per cent, to dealers in groceries and liquors.

The next table shows for the classes previously defined the number of stores reporting bad debts, the number of debtors, and the amount of debts due respectively to grocery and provision dealers, clothing dealers, furniture dealers, real estate agents, and undertakers.

Non-collectable Indebtedness. The City of Boston — All Dealers.

CLASSIFICATION.	Grocery and Provision Dealers	Clothing Dealers	Furniture Dealers	Real Estate Agents	Under- takers	Totals
Number reporting,	797	37	67	265	17	1,183
Number of debtors reported,	45,482	12,785	4,271	8,495	1,507	72,540
Amount of debts,	\$570,912	\$118,196	\$96,425	\$242,047	\$36,804	\$1,064,384
Wage-earning class,	426,150	66,948	49,880	136,725	24,730	704,433
Trade,	128,331	37,403	30,850	71,943	7,589	276,116
Professional,	3,173	12,333	11,356	19,920	3,208	49,990
Moneyed class,	13,258	1,512	4,339	13,459	1,277	33,845

The whole number of dealers reporting was 1,183 and the number of debtors, 72,540. The total amount of non-collectable indebtedness was \$1,064,384. Of this amount, \$704,433, or 66.18 per cent, was owed by the wage-earning class: \$276,116, or 25.94 per cent, by the trade class; \$49,990, or 4.70 per cent, by the professional class; and \$33,845, or 3.18 per cent, by the moneyed class.

It is impossible to obtain the number of duplications among the 72,540 persons. The same person may have become indebted for groceries in different parts of the city or at different stores in the same part of the city, but it is evident, making a liberal allowance for these duplications, that at least 10 per cent of the residents of Boston, in the year 1904, were indebted for their food, rent, clothing, furniture, or funeral expenses, and that the dealers who gave them credit have given up all hope of receiving payment therefor.

Non-collectable Indebtedness. The City of Boston. Percentages.

CLASSIFICATION.	Grocery and Provision Dealers	Clothing Dealers	Furniture Dealers	Real Estate Agents	Under- takers	Totals
Amount of debts,	100.00	100.00	100.00	100.00	100.00	100.00
Wage-earning class,	74.64	56.64	51.73	56.49	67.19	66.18
Trade,	22.48	31.65	31.49	29.72	20.62	25.94
Professional,	0.56	10.43	11.78	8.23	8.72	4.70
Moneyed class,	2.32	1.28	4.50	5.56	3.47	3.18

In this table the facts given are the same as those given in the preceding table, but presented in the form of percentages, the total amount of debts due the grocery and provision dealers, clothing dealers, furniture dealers, real estate agents, and undertakers, in each case, being considered as 100 per cent.

Considering the total amount due grocery and provision dealers as 100 per cent, the preceding table indicates that out of every \$100 of this

amount, \$74.64 was owed by the wage-earning class; \$22.48 by the trade class; 56 cents by the professional class; and \$2.32 by the moneyed class.

In the case of clothing dealers, out of each \$100, \$56.64 was owed by the wage-earning class; \$31.65 by the trade class; \$10.43 by the professional class; and \$1.28 by the moneyed class.

Of each \$100 due furniture dealers, \$51.73 was owed by the wage-earning class; \$31.99 by the trade class; \$11.78 by the professional class; and \$4.50 by the moneyed class.

Considering rents, out of each \$100 due, \$56.49 was owed by the wage-earning class; \$29.72 by the trade class; \$8.23 by the professional class; and \$5.56 by the moneyed class.

Of each \$100 due undertakers, \$67.19 was owed by the wage-earning class; \$20.62 by the trade class; \$8.72 by the professional class; and \$3.47 by the moneyed class.

The percentages as regards total amounts due have been previously given.

The next table also consists of percentages, each line classification being considered as 100 per cent.

Non-collectable Indebtedness. The City of Boston. Percentages.

CLASSIFICATION.	Grocery and Provision Dealers	Clothing Dealers	Furniture Dealers	Real Estate Agents	Under- takers	Totals
Number reporting,	67.37	3.13	5.66	22.40	1.44	100.00
Number of debtors reported,	62.70	17.62	5.89	11.71	2.08	100.00
Amount of debts,	53.64	11.10	9.06	22.74	3.46	100.00
Wage-earning class,	60.50	9.50	7.08	19.41	3.51	100.00
Trade,	46.48	13.55	11.17	26.05	2.75	100.00
Professional,	6.35	24.67	22.71	39.85	6.42	100.00
Moneyed class,	39.17	4.47	12.82	39.77	3.77	100.00

Of the 1,183 dealers making reports in connection with this investigation, 67.37 per cent were grocery and provision dealers; 3.13 per cent, clothing dealers; 5.66 per cent, furniture dealers; 22.40 per cent, real estate agents; and 1.44 per cent, undertakers.

Of the whole number of debtors reported, 62.70 per cent owed grocery and provision dealers; 17.62 per cent, clothing dealers; 5.89 per cent, furniture dealers; 11.71 per cent, real estate agents; and 2.08 per cent, undertakers.

Of the whole amount of debts, 53.64 per cent was due to grocery and provision dealers; 11.10 per cent to clothing dealers; 9.06 per cent to furniture dealers; 22.74 per cent to real estate agents; and 3.46 per cent to undertakers.

Out of each \$100 owed by the wage-earning class \$60.50 was due for groceries and provisions; \$9.50 for clothing; \$7.08 for furniture; \$19.41 for rent; and \$3.51 for funeral expenses.

Out of each \$100 owed by the trade class, \$46.48 was for groceries and provisions; \$13.55 for clothing; \$11.17 for furniture; \$26.05 for rent; and \$2.75 for funeral expenses.

Out of each \$100 owed by the professional class, \$6.35 was due for groceries and provisions; \$24.67 for clothing; \$22.71 for furniture; \$39.85 for rent; and \$6.42 for funeral expenses.

Out of each \$100 owed by the moneyed class, \$39.17 was due for groceries and provisions; \$4.47 for clothing; \$12.82 for furniture; \$39.77 for rent; and \$3.77 for funeral expenses.

Licenses for the Sale of Liquor.

On January 9, 1904, the Board of Police of the city of Boston issued the following circular in relation to liquor licenses in the city of Boston :

CITY OF BOSTON POLICE DEPARTMENT.

OFFICE OF THE BOARD OF POLICE,
January 9, 1904.

The Board of Police for the City of Boston will receive applications for Licenses to Sell Intoxicating Liquors, under the Revised Laws and amendments thereto.

The fees for licenses have been fixed at the following rates for the year commencing May 1, 1904, and ending April 30, 1905, viz:

For Licenses of the 1st CLASS, to sell all kinds of Liquor, to be drunk on the premises :	
Innholders	\$2,000.00
Common Victuallers	1,100.00
For Licenses of the 2d and 3d CLASSES, to sell Malt Liquors, Cider and Light Wines, containing not more than 15 per centum of Alcohol, to be drunk on the premises :	
Common Victuallers	500.00
For Licenses of the 4th CLASS, to sell all kinds of Liquor and to bottle Distilled Liquors, not to be drunk on the premises :	
Wholesale Druggists	500.00
Grocers	800.00
A. Wholesale Dealers, issued only in conjunction with a first-class License	300.00
B. Wholesale Dealers	1,000.00
Distillers	1,000.00
For Licenses of the 5th CLASS, to sell Malt Liquors, Cider and Light Wines, containing not more than 15 per centum of Alcohol, not to be drunk on the premises :	
Bottlers, issued only in conjunction with another License	500.00
Brewers	1,000.00
For a License of the 6th CLASS, to Druggists	1.00
For a License of the 7th CLASS, to sell Pure Alcohol	1.00
For a Club License	300.00

Licenses CANNOT be transferred from one person to another.

These licenses were distributed by classes in the different sections of the city as follows :

Number of Liquor Licenses — 1904.

SECTIONS OF THE CITY.	KINDS OF LICENSES									Totals
	First Class	First and Fourth Class	First, Fourth, and Fifth Class	Second Class	Second and Fifth Class	Fourth Class	Fourth and Fifth Class	Fifth Class	Sixth Class	
BOSTON.	48	698	30	9	2	145	30	21	248	1,231
Central District,	10	99	2	2	—	28	5	—	58	204
East Boston,	1	51	—	—	—	7	2	—	12	73
Charlestown,	—	43	1	—	—	5	6	2	16	73
South Boston,	1	69	1	—	—	1	6	3	17	98
Roxbury,	—	89	3	1	—	14	4	13	29	153
Dorchester,	—	6	—	—	—	4	—	—	31	41
West Roxbury,	1	21	1	—	1	7	3	3	34	71
North End,	12	134	13	4	1	32	1	—	12	209
West End,	23	176	9	2	—	46	3	—	27	286
Brighton,	—	10	—	—	—	1	—	—	12	23

For the year ending April 30, 1904, there were granted in the city of Boston 1,231 licenses. Of these, 286 were granted to dealers in the West End; 209 in the North End; 204 in the Central District: 153 in Roxbury; 98 in South Boston: 73 each in East Boston and Charlestown; 71 in West Roxbury; 41 in Dorchester; and 23 in Brighton.

Segregating for the different sections those who permit the drinking of liquor on the premises, we obtain the following table:

Liquor Licenses — To be drunk on the Premises — 1904.

SECTIONS.	TO BE DRUNK ON THE PREMISES			PERCENTAGES		Non-collectable Indebtedness
	All Kinds of Liquor	Malt Liquors, Cider, and Light Wines	Totals	All Kinds of Liquor	Malt Liquors, Cider, and Light Wines	
BOSTON.	776	11	787	100.00	100.00	\$370,912
Central District,	111	2	113	14.30	18.18	84,235
East Boston,	52	—	52	6.70	—	64,467
Charlestown,	44	—	44	5.67	—	33,585
South Boston,	71	—	71	9.15	—	104,905
Roxbury,	92	1	93	11.86	9.09	69,527
Dorchester,	6	—	6	0.77	—	78,977
West Roxbury,	23	1	24	2.96	9.09	29,101
North End,	159	5	164	20.49	45.46	31,790
West End,	208	2	210	26.81	18.18	49,625
Brighton,	10	—	10	1.29	—	24,700

It is interesting to bring into comparison the number of licenses granted for each section of the city and the total amount of non-collectable indebtedness for each section. An examination of the table would not sustain the contention, if it were made, that the presence of liquor saloons in any particular section was evidently responsible for the amount of unpaid debts in that section. In fact, the testimony of the table is to the contrary.

In South Boston, with 71 dealers licensed to sell all kinds of liquor to be drunk on the premises, the total amount of non-collectable indebtedness was \$104,905.

At the North End, with 164 dealers licensed to sell all kinds of liquor, the amount of non-collectable indebtedness was \$31,790.

At the West End, with 210 dealers licensed to sell all kinds of liquor, the total non-collectable indebtedness was \$49,625.

Considering the North and West Ends together, with 374 dealers licensed to sell all kinds of liquor, the combined non-collectable indebtedness was \$81,415, or only 77.61 per cent of the total amount of non-collectable indebtedness in South Boston where there were but 71 dealers licensed to sell all kinds of liquor.

Industrial Insurance.

Several agents mentioned in their reports the effect of the instalment system of purchasing furniture and other articles and of industrial insurance. The instalment system of credits is now being investigated by the Bureau, and the results will appear in a future report. The system known as Industrial Insurance, whereby the members of the family may be insured for modest amounts in order to provide a sufficient sum for expenses and care in last sickness and to bury them properly, and to avoid running into debt for funeral expenses, is simply insurance which is paid for by weekly premiums. The weekly premiums are from five to 10 cents and, in a family of five persons, from 25 to 50 cents must be paid out each week, provided all five are insured. How far this sum depletes the household treasury becomes an individual question and cannot be considered unless the entire expenses of each family are known.

From returns made to this Bureau by the companies doing the largest insurance of this description in Boston we learn that the amount of premiums paid in 1904 was \$1,492,438. The amount paid in death claims in 1904 was \$518,769. The percentage of death claims of premiums paid was 34.75. The balance for reserve, expenses, liabilities, and surplus was \$973,669.

From an article on "Industrial Life Insurance" by the Hon. Stephen H. Rhodes, formerly Commissioner of the Massachusetts Insurance Department, we extract the following relating to premiums paid by industrial policy holders, and the distribution of the amount collected as regards death claims, the State reserve fund, expenses and taxes, and dividends and surplus:

"The objection, and about the only one urged against it [Industrial Insurance], is its expensiveness, and how to lessen the cost is the problem always in front of the management of this system of insurance. As to the doctor's fee, probably no one would say that 50 cents is an excessive charge for a visit and examination by a competent and reputable doctor. The agent's commission is about 20 per cent of first year's premium as against 50 to 75 per cent usually paid for the Ordinary business. The collection fees are about 18 per cent of the premiums, and the average weekly amount the collector is able to handle is \$70, which would pay him between \$12 and \$13 a week, certainly not excessive wages for an industrious and responsible man.

A general statement of the disposition made of each dollar of premium received on the Industrial business is that 35 per cent goes for death claims, 20 per cent to the reserve required by the State law,* 40 per cent for all expenses and taxes, and five per cent for dividends and surplus. Every penny of premiums received upon these policies is needed and is held and used for their benefit, which benefit is in one of three forms: (1) in payment of their death claims and expenses; (2) in the surrender values; and (3) in dividends of the surplus funds as they accrue.

If it were practicable to charge an entrance fee sufficient in one sum to cover the initial expenses, as is the practice of the assessment and fraternal societies, a very great burden of cost would be saved to the continuing members, and the expense percentage of the Industrial business would not much exceed that of the Ordinary, except barely in the collection of the renewal premiums. But that plan was found impossible to this business, and the present method is the most economical that has yet been proved."

We now present extracts made from our

AGENTS' REPORTS.

Central District.

This district contains families both of the poor and wealthy classes. The latter usually pay their bills though inclined to let them run a long time, causing much inconvenience to the dealers who, if they insisted upon weekly or monthly settlements, would lose the trade.

Considerable money is lost by dealers from this class of people through failure. By going through bankruptcy, personal debts are evaded. Being independent, the Dubuque law, so-called, does not affect them, and when they reach the limit and are pushed they simply avail themselves of the bankruptcy laws. The dealers maintain that a man's personal debts should not be discharged by bankruptcy, but should be left standing, so that in case he gets on his feet again he may still be held responsible. The bankruptcy laws are of no value, they claim, so long as a man earning a salary can be put through.

It is impossible for a man with small means to do business among the wealthy, because he has to pay *his* bills in 10 days but must wait for money from his customers anywhere from one to six months. It is claimed by many dealers that there are more "dead beats" in the so-called wealthy class than is generally supposed.

South Boston.

In South Boston, nearly all of the grocers, provision dealers, landlords, and real estate agents consider that the main causes of the refusal or inability of the debtors to pay their bills is the result of intemperance and living beyond their means. In this connection they have expressed their opinion as follows:

In the section of the city occupied by the poorer classes, the liquor saloons are the most numerous, and in addition to the men spending their time and money in these places during the evening, it is the custom of the women to obtain liquor and beer to be drunk in their homes; this is demoralizing in its effect upon the children, besides unfitting the parents to manage their homes properly and be able to meet their bills for the necessities of life.

With regard to living beyond their means, the instalment houses are considered

* In the business of 1904, as previously shown, the percentage of death claims of premiums paid was 34.75.

in great measure the main cause of extravagance. Many people are led by the inducements of these houses to purchase goods on the plan of a small amount paid down and a little a week; goods which they are not able under their income to own, and in most cases could get along without. This remark applies to purchases of furniture, clothing, and jewelry. As soon as these people have made their purchases and receive the goods, the instalment house becomes a preferred creditor. Any failure to meet the weekly or monthly payments means that the goods may be taken away and all sums paid on them lost. As a result, the persons who supply them with food and shelter have to wait for their money and in many cases never receive it.

It has been suggested that if the law could be so changed that those who sell goods on the instalment plan could not obtain the goods back after they had received the first payment, but take even chances with those who trust the same persons for the necessities of life, the evil would in a great measure be overcome.

Considerable has been said also against the so-called industrial insurance. In many instances people are paying a weekly sum to insure the lives of the family when often the amount so paid is beyond their means.

All who have been interviewed have expressed themselves as being opposed to the repeal of the Dubuque law and against the enactment of a workingmen's special bankruptcy law. Many believe that a law should be enacted prohibiting the assignment of wages except to those who furnish the necessities of life, from the fact that under the present system the trustee law is not of much benefit to them.

Charlestown.

In Charlestown, the grocery and provision dealers suffering from bad debts give intemperance and poor management as the principal causes.

When the workingman receives his weekly compensation his impulse, in many cases, is to go to a barroom, with which Charlestown is liberally supplied, and there leave a large part of his wages. On going home he is confronted by his weekly grocery and provision bill and finds himself without the means to pay the same. Possibly he pays half of it and promises to pay the balance the next week. The next week finds him in a similar situation and so on until possibly from loss of work he gets so far behind that the bill is never paid.

There also seems to be a tendency greater now than at any time in the past, among the poorer class of working people, to live far beyond their means in order to live as well and make as good an appearance as people who are in far better circumstances. They are enabled to do this by means of the large instalment houses through which medium they may obtain their clothing and furniture by paying a small sum each week. These payments *must* be made or the goods taken. The grocery bill is the last consideration, and it finally runs to such proportions that when the grocer attempts to collect it by law he, in many cases, finds that the wages are already assigned. This has been known to happen with families that in past years have always paid their bills and bear a good reputation with the dealers in Charlestown, but who, with their children growing older and their great desire to keep up appearances, have gradually found themselves in debt.

It is now the prevailing system among the real estate agents in Charlestown to collect their rents weekly. This, of course, is somewhat more expensive for the agents, but they find they lose less in the end, the workingman receiving his wages weekly being better able to pay a small sum once a week than a larger sum once a month. The real estate agent has an advantage over the grocer or provision dealer, since people must have a place to live. Nevertheless, many agents lose money by families removing their household goods without notification.

There is among the grocery and provision dealers a tendency to refuse credit and to carry on their business so far as possible on a cash basis. A number of wholesalers have opened up retail stores in this district and are conducting them strictly for cash, and the retail dealers have followed their lead so far as practicable.

Regarding the Dubuque law, the mere fact of its being on the statute books has a tendency to make people pay their bills, as they do not care to be brought before the courts and have their condition known. But in most cases proprietors do not believe in

spending good money to get bad, as the process is too expensive. There are dealers who do not want to see the Dubuque law repealed, and consider it fully as effective as a special workman's bankruptcy law would be.

During the last few years there has been a great change in the character of the population of Charlestown, causing some of the dealers to remove and others to adapt their business to the class of people moving in.

West Roxbury.

The conditions in West Roxbury in regard to bad debts are similar to those in the other districts. This district, according to the dealers there, has a good class of people to do business with. The wealthy class do not pay as promptly as the middle or working class, but as a whole they generally pay their bills. New accounts are thoroughly investigated and are not taken if the persons are found irresponsible. The middle class of people are living beyond their means in trying to keep up with their wealthier neighbors and resort to the instalment plan as in the case of the wage-earners. The social functions of the two lower classes are expensive, and the heads of the families are desirous of seeing their children go into "society," in order to do which they must dress as well and live as well as their wealthier neighbors, and the result is that they are soon badly in debt with no chance of recovery.

The people to-day seem to have more expensive tastes and there are a great many more pleasures to be had at small cost, but all of which take money. It is the unanimous opinion that the instalment business is responsible for much of the indebtedness.

A great deal of money is spent for liquor by the wage-earning class, and much is lost by poor management, as well as by sickness and lack of work.

The dealers do not think the Dubuque law at all effective.

Brighton.

In the investigation of bad debts in Brighton the conditions were found to be similar to those in Charlestown. The dealers do not think that the Dubuque law is effective, and it was thought that the courts did not look with favor upon it. It is expensive to serve papers, and one runs the risk of getting nothing in return, because many men are perfectly willing to take the poor debtors' oath.

The population of Brighton is composed of both the middle class of people and the wage-earning class. The latter have, as a rule, large families, and the educational advantages offered to-day are so attractive that, as the children grow older, it costs more to clothe them, and the slight increase in wages in the last few years has not been sufficient to meet these other expenses, and resort is had to the instalment houses, leading further into debt.

It is the opinion of the dealers that some law should be enacted regulating the assignment of wages. Many say that the Dubuque law being on the books has a good effect on the people in general.

The following report was made by an agent employed in ascertaining the amount of indebtedness for clothing :

I find that persons engaged in *trade* (which would include salesmen, clerks, and bookkeepers) and also the higher paid mechanics are the ones who are backward in paying their debts for clothing. The professional class are also very slow in their payments, if they pay at all, and this applies to the moneyed class as well. Some of the dealers in clothing interviewed claim that the best paying class is the wage-earning class, viz., teamsters, porters, etc., or men of an ordinary income from \$9 to \$12 per week, who as a rule pay cash, although some ask for credit, paying a small amount each week.

I also note that 75 per cent of the clothing houses of Boston seldom give credit at the present time and what little credit is given is assured. This, of course, does not apply to the advertised credit houses.

The next agent's report relates to furniture dealers :

I find on interviewing the dealers in furniture that there is a great deal of dissatisfaction among them regarding the lease business, and the law governing the same. Many claim that the lease is practically no protection in securing either their property or their money.

The customers who buy furniture on the lease plan may be divided into three classes. First: Those who try to live up to the terms of the lease. Second: Those who do not care about the terms agreed upon, but make their payments as they see fit. The latter start as agreed upon and after two or three payments they almost invariably drop down to a dollar-per-week basis. Later, they make a payment every two or three weeks, then drift off into any method of making payments. Sometimes it is three or four months, and finally, after prolonging the lease for three, four, and five years, they demand a discount off the balance, which the dealers in many cases grant in order to close the account. This discount often amounts to five or 10 per cent. Third: Customers who buy on lease but who do not intend to pay anything. They know the difficulties the dealer has to undergo to recover the goods, and they take advantage of it, resorting to all kinds of schemes to defraud. They will have goods delivered to a certain address and then move two or three times, so that all trace of them may be lost. Then, again, they refuse point blank to pay anything, and defy the dealer to touch their property, and if the dealer does so, and uses force, he is liable to be arrested for assault.

In order to get back their goods, after locating them, dealers have first to give the holder 30 days' notice, go to court, obtain a writ and a constable to serve it: and, in the meantime, the goods are again moved. All this throws so much of the burden of expense on the dealer that he prefers to keep his goods and refuses to sell on lease unless the customer is well known or brings two good references. Many small dealers claim that unless there is a law passed which will give them better protection they will have to quit doing lease business and sell for cash, and they talk about having a protective organization formed to further legislation along these lines.

Large dealers who own several teams and keep a number of employees fare better than small dealers on lease business, as during dull hours they can send the teams and men around after delinquents, while the small dealer has to close his store and go after them, or else wait until they come.

Dealers generally expect 15 per cent of purchase as a first payment; then the further payments are mutually agreed upon in the lease, arranged so as to get the purchase cleared up inside of a 12 months' limit, if possible. In only about five per cent of the cases, however, are the expectations realized.

Another agent reports as follows :

I find that there are two kinds of dealers, the well-to-do and the poor.

When a person buys furniture on the instalment plan, he agrees to pay so much down and so much a week, according to his ability. He also agrees that if he stops paying the dealer may come and take the goods away.

If a person has bought furniture of a dealer, and does not live up to his agreement, the dealer makes it his business to see that that person can not buy furniture in any other store in Boston.

People who mean to be dishonest sometimes buy things and give a wrong name and address and have the goods sent to some relative of theirs until, as they say, they can get settled. They carry the goods away and nothing is heard of them for a long time, and when found the goods are often in a damaged condition.

Other people buy goods and use them and never intend to pay any more than the first payment, and the result is that when the dealer takes them back he loses money, for he can sell them again only at second-hand.

A well-to-do furniture dealer will always take the goods back if a person does not pay his bills, because he can afford to pay the taxes on them. A poor dealer does not like to take the furniture back because he has to pay taxes on it and also storage. The people pay until the goods are in a poor condition and then they stop.

PAWNBROKERS' PLEDGES.

While our agents were engaged in the investigation relating to Non-collectable Indebtedness, it was stated to them by those who insisted upon weekly payments for groceries, provisions, rent, etc., that when Saturday night came the husband, after receiving his pay and before reaching home, would stop at a nearby liquor saloon and spend there a large proportion, or perhaps nearly all, of his money for drink; in such cases the grocery and provision dealer and even the landlord were unable to collect for food and shelter provided during the week. In such cases it then became necessary, in order to secure food for the Sunday following, for the wife or some other member of the family to have recourse to a pawnshop.

To ascertain how much truth there was in this statement it was decided to make a special investigation as to the number of pledges, the kinds of articles pawned, and the amounts loaned on them. In order that this information might be obtained from official sources, it was necessary to have recourse to the police records, and the use of same was kindly furnished by the Board of Police of the city of Boston.

The fee for a pawnbroker's license, issued by the Board of Police of the city of Boston in the year 1904, was \$50. The license continued in force from the first day of May in that year to the last day of April of the succeeding year unless sooner revoked. Printed upon the licenses were certain rules and regulations called the "Police Manual of Pawnbrokers." We extract from this manual the following sections, which will be of interest to the reader when taken in connection with the statistical data presented hereinafter.

1. Persons who engage in or carry on the business of loaning money upon mortgages, deposits or pledges of wearing apparel, jewelry, ornaments, household goods or other personal property, or of purchasing such property on condition of selling the same back again at a stipulated price, when the property so mortgaged, pledged or purchased is deposited with the lender, must be licensed as pawnbrokers. This provision, however, does not apply to loans made upon stock, bonds, notes, or other written or printed evidences of ownership of property, or of indebtedness to the holder or owner of any such securities. (Rev. Laws, chap. 102, sec. 39.)

2. Licensed pawnbrokers may charge the following rates of interest: On a loan of one dollar or less, five cents for the first week and two cents for each week after the first; on a loan of over one dollar, to and including three dollars, four per cent for the first week and two and one-half per cent for each week after the first; on a loan of over three dollars, to and including ten dollars, three per cent for the first week and two per cent for each week after the first; on a loan of over ten dollars, to and including twenty-five dollars, two and one-half per cent for the first week and two per cent for each week after the first; on a loan of over twenty-five dollars, to and including fifty dollars, two per cent for the first week and one per cent for each week after the first; on a loan of over fifty dollars, to and including one hundred dollars, one and one-half per cent for the first week and one per cent for each week after the first; on a loan of over one hundred dollars, one per cent per week; and no such pawnbroker shall charge or receive any greater rate of interest.

No such pawnbroker shall make or receive any extra charge or fee for storage, care or safe-keeping of any goods, article or thing pawned with him; nor shall any such pawnbroker purchase any goods, article, or thing upon condition of selling the same back again at a stipulated price. (Rev. Laws, chap. 102, sec. 41; police rule.)

4. Every licensed pawnbroker shall, at the time of making any loan, attach a number to the article taken in pawn, and shall make entry of such number in the book provided for by section 5. (Police rule.)

5. Every licensed pawnbroker shall keep a book of a style and size to be approved by the board of police, in which shall be legibly written in the English language, at the time of making each loan, an account and description of the goods, articles or things pledged or pawned, the amount of money loaned thereon, the day and hour when it was pawned, the rate of interest to be paid on such loan, the number of such article as provided for by section 4, and the name, age, and residence of the person pawning the same. No entry made in said book shall be erased, obliterated or defaced. (Rev. Laws, chap. 102, sec. 42; police rule.)

6. Every such pawnbroker shall, at the time of making such loan, deliver to the person who pawns or pledges any goods, article or thing, a memorandum or note signed by him, containing the substance of the entry required to be made in his book by the provisions of the preceding section; and no charge shall be made or required by any pawnbroker for any such entry, memorandum or note. (Rev. Laws, chap. 102, sec. 43; police rule.)

10. Articles deposited in pawn with a licensed pawnbroker shall, unless redeemed, be retained by him on the premises occupied by him for his business for at least four months after the date of deposit, if not of a perishable nature, and if perishable, for at least one month after said date. After such date he may sell the same by public auction, apply the proceeds thereof in satisfaction of the debt or demand and the expenses of the notice and sale, and pay any surplus to the person entitled thereto on demand. No article taken in pawn by such pawnbroker, exceeding twenty-five dollars in value, shall be disposed of otherwise than as above provided, any agreement or contract between the parties thereto to the contrary notwithstanding. Articles of personal apparel shall not be deemed to be of a perishable nature within the meaning of this section. (Rev. Laws, chap. 102, sec. 34.)

Particular attention is called to the rates of interest allowed licensed pawnbrokers as stated in section 2. Later on in this article will be presented a table showing the percentage allowed to pawnbrokers on loans of various amounts.

A blank form is provided by the Board of Police requiring the pawnbroker to enter in the first column the number of the pawn ticket; in the second column, the amount loaned; in the third column, the amount purchased; in the fourth column, a description of the article; and in the fifth column, the time received. These records have been found to be of great value to the police force in tracing stolen goods, which are often pawned by the thief.

We next present the rules and regulations relating to pawnbrokers, the same being printed at the head of each of the blank forms supplied by the Board of Police. At the head of each page, the pawnbroker is obliged to enter the month, day, and year, his name and address, with the subjoined statement: "The following is a true description of the property bought or taken on pawn by me during the twenty-four hours ending at 10 o'clock A.M.," the day of the month and the year being also given.

1. The Board of Police will, upon petition, license suitable persons to be pawnbrokers, pursuant to law. Such licenses shall not be valid to protect the holders thereof in a building or place other than that designated in the license, unless consent to removal is granted by the Board of Police. Applications for such licenses shall be made at least one month before the same are to be issued, and shall be examined and reported upon by the Chief Inspector.

2. Any Police Officer may, when duly authorized in accordance with Public Statutes, Chapter 102, section 35; Statutes 1895, Chapter 497, Section 6, enter the shop of any pawnbroker

and examine his books and the property in said shop; and all articles taken or held by pawnbrokers shall be exhibited to any such Police Officer whenever a demand shall be made for such exhibition. Every licensed pawnbroker shall, at the time of making any loan, attach a number to the article taken in pawn, and shall make entry of such number in the book provided for by Section 5.

3. Every licensed pawnbroker shall keep a book of a style and size to be approved by the Board of Police, in which shall be legibly written in the English language, at the time of making each loan, an account and description of the goods, articles or things pledged or pawned, the amount of money loaned thereon, the day and hour when it was pawned, the rate of interest to be paid on such loan, the number of such article as provided for by Section 4, and the name, age and residence of the person pawning the same. No entry made in said book shall be erased, obliterated or defaced.

4. Every such pawnbroker shall, at the time of making such loan, deliver to the person pawning or pledging any goods, article or thing, a memorandum or note signed by him, containing the substance of the entry required to be made in his book by the preceding section; and no charge shall be made or required by any pawnbroker for any such entry, memorandum or note.

5. Every licensed pawnbroker shall make out and deliver to the captain of the division in which his place of business is situated, every day before the hour of 10 o'clock A.M., a legible and correct list containing an accurate description of all articles taken in pawn during the preceding twenty-four hours, the respective numbers of such articles as provided for by Section 4, the amount loaned thereon, and the time when such articles were pawned. Said report shall be forwarded to headquarters daily.

6. Every licensed pawnbroker shall post in a conspicuous place in his shop or office a copy of the statutes, ordinances and police regulations relating to pawnbrokers to be furnished by the police department, and shall put in some suitable and conspicuous place on his shop a sign having his name and occupation legibly inscribed thereon in large letters.

Dealers in second-hand articles are also obliged to keep a record on a form provided by the Board of Police, in which the number of the article, the amount paid, the time received, and a description of the article are recorded, together with a statement containing the day, month, and year, the name of the dealer, and the location of his place of business, with the subjoined statement: "The following is a true description of the property bought by me during the twenty-four hours ending at 8 o'clock A.M.," the day of the month and year being made part of the record.

The rules and regulations for dealers in second-hand articles are as follows:

1. The Board of Police will upon petition license suitable persons to be keepers of shops for the purchase, sale and barter of second-hand articles pursuant to law. Such licenses shall not be valid to protect the holders thereof in a building or place other than that designated in the license, unless consent to removal is granted by the Board of Police. Applications for such licenses shall be made at least one month before the same are to be issued, and shall be examined and reported upon by the Chief Inspector. Such licenses expire on the first day of May next succeeding their date, and may be granted during the month of April to take effect on the first day of May then next ensuing.

2. Every such shopkeeper shall keep a book, in which shall be written, at the time of every purchase of any such article, a description thereof, and the name, age and residence of the person from whom, and the day and hour when such purchase was made; and such book shall at all times be open to the inspection of the Mayor, the Board of Aldermen, the Board of Police, or of any person authorized by the Mayor, or Board of Aldermen, or Board of Police, to make such inspection.

Such book shall be of a size and style to be approved by the Board of Police, shall be legibly written in the English language, and shall show the amount paid for each article and the number attached to each article in accordance with section 4. No entry in such book shall be erased, obliterated or defaced.

3. Every such shopkeeper shall allow his shop and all articles of merchandise therein to be at all times examined by the Mayor and City Council or Board of Police or by any person by them respectively authorized to make such examination.

4. Every shopkeeper shall, at the time of making any purchase, attach a number to each article bought, and shall make entry of such number in the book provided for by section 2.

5. Every such shopkeeper shall make out and deliver to the Captain of the Division in which his place of business is situated, every day before the hour of 10 o'clock A.M., a legible and correct list containing an accurate description of all articles purchased during the preceding twenty-four hours, the respective numbers of such articles as provided by section 4, the prices paid therefor, the time when such articles were purchased. Said report shall be forwarded to headquarters daily.

6. Every such shopkeeper shall post in a conspicuous place in his shop a copy of the statutes, ordinances and police regulations relating to dealers in second-hand articles to be furnished by the police department (police rule), and shall put in some suitable and conspicuous place on his shop a sign having his name and occupation legibly inscribed thereon in large letters.

No such shopkeeper shall place or maintain any signs or devices upon or in connection with his licensed premises indicating or tending to indicate that any form of business is conducted therein which he is not legally authorized to pursue.

To ascertain how much truth there was in the statement made by the dealers and real estate agents, the returns of the pawnbrokers who were engaged in business in the year 1904 have been tabulated so far as the Saturdays and Mondays in each month of that year are concerned.

Table I contains the aggregates of the number of pledges and amounts for each Saturday and each Monday in the months of the year 1904. The presentation is by sections of the city, including the City Proper, the North End, South End, West End, East Boston, South Boston, Charlestown, and Roxbury, and is followed by a recapitulation by sections for the entire city.

TABLE I. — *Pawnbrokers' Pledges by Months.*

City Proper.

CLASSIFICATION.	CLOTHING		HOUSEHOLD GOODS		JEWELRY		TOOLS		OTHER PLEDGES	
	Number of Pledges	Amount	Number of Pledges	Amount	Number of Pledges	Amount	Number of Pledges	Amount	Number of Pledges	Amount
January,										
Saturday, .	473	\$831.47	59	\$58.40	615	\$4,517.05	100	\$97.25	91	\$303.10
Monday, .	539	943.95	42	65.75	593	5,677.15	93	67.20	83	422.80
February,										
Saturday, .	384	672.91	35	33.45	493	2,992.65	79	94.50	104	812.95
Monday, .	623	1,078.00	57	112.70	690	5,865.60	120	91.10	111	182.40
March,										
Saturday, .	402	608.75	44	28.30	590	4,784.05	111	103.40	84	206.10
Monday, .	511	911.86	60	149.40	616	6,263.89	128	108.11	86	224.32
April,										
Saturday, .	512	854.98	63	77.15	637	4,658.30	119	84.85	98	241.15
Monday, .	604	1,003.45	44	105.35	755	6,235.80	129	87.00	89	236.90
May,										
Saturday, .	387	612.08	46	41.65	593	3,636.25	89	97.80	79	184.45
Monday, .	593	974.60	47	34.05	776	6,063.90	124	94.50	108	224.65
June,										
Saturday, .	424	778.20	49	39.05	711	5,298.21	115	95.15	111	229.20
Monday, .	538	885.10	44	21.75	719	5,358.45	145	106.50	91	210.40
July,										
Saturday, .	468	923.05	61	71.95	647	4,674.05	107	94.35	118	245.70
Monday, .	346	702.60	32	29.75	597	5,093.80	106	87.70	83	272.19
August,										
Saturday, .	392	758.10	47	48.55	610	3,616.60	84	74.47	74	132.15
Monday, .	584	1,017.59	55	57.75	844	7,032.65	177	135.58	113	205.45
September,										
Saturday, .	316	600.05	42	37.55	533	3,734.37	75	67.30	69	147.05
Monday, .	406	691.45	39	18.90	588	4,787.03	81	62.75	81	309.35
October,										
Saturday, .	539	1,234.65	44	216.95	730	4,697.49	122	139.80	107	280.35
Monday, .	706	1,110.25	51	60.50	753	5,821.37	138	94.75	112	260.80
November,										
Saturday, .	323	573.10	32	53.35	516	3,107.25	93	71.15	67	201.15
Monday, .	566	869.40	39	65.55	568	5,799.55	127	94.10	88	221.25
December,										
Saturday, .	449	847.77	49	60.30	750	6,032.40	120	103.40	107	218.15
Monday, .	429	705.53	22	32.45	481	4,162.36	74	68.50	53	102.40

TABLE I. — *Pawnbrokers' Pledges by Months* — Continued.

North End.

CLASSIFICA- TION.	CLOTHING		HOUSEHOLD GOODS		JEWELRY		TOOLS		OTHER PLEDGES	
	Number of Pledges	Amount	Number of Pledges	Amount	Number of Pledges	Amount	Number of Pledges	Amount	Number of Pledges	Amount
January,										
Saturday, .	74	\$149.60	20	\$21.50	415	\$2,753.20	29	\$34.40	52	\$256.00
Monday, .	68	123.80	11	20.00	528	4,873.90	38	55.65	50	260.25
February,										
Saturday, .	25	27.15	6	4.15	262	1,897.60	9	9.10	21	37.10
Monday, .	69	106.80	9	13.85	593	4,829.75	44	44.25	55	250.90
March,										
Saturday, .	37	52.60	8	16.10	403	3,060.45	29	37.05	52	347.50
Monday, .	60	76.40	13	28.80	457	3,935.25	37	25.85	52	267.65
April,										
Saturday, .	63	87.95	7	6.55	342	2,319.75	12	20.25	37	171.75
Monday, .	71	95.70	15	31.75	534	4,246.95	43	51.95	56	252.35
May,										
Saturday, .	33	38.20	8	11.25	352	2,389.70	23	42.75	30	258.75
Monday, .	76	116.35	18	18.70	642	5,751.96	48	66.15	64	637.85
June,										
Saturday, .	43	69.70	9	17.65	501	3,260.95	30	34.00	32	39.50
Monday, .	67	87.60	8	39.10	407	4,582.90	32	46.15	43	356.30
July,										
Saturday, .	23	28.35	6	10.85	320	2,405.45	11	22.55	28	137.60
Monday, .	40	69.55	9	13.65	667	5,104.25	50	56.00	76	316.00
August,										
Saturday, .	27	35.20	3	4.25	394	2,755.25	27	36.25	29	146.25
Monday, .	89	109.05	7	6.30	538	4,773.83	41	63.95	41	350.60
September,										
Saturday, .	40	41.80	5	5.50	249	2,088.50	5	7.75	18	69.00
Monday, .	83	125.45	8	14.30	589	4,254.80	58	85.40	52	340.85
October,										
Saturday, .	31	67.10	4	4.00	490	3,145.85	17	17.15	46	367.30
Monday, .	38	69.10	14	24.50	460	3,966.50	34	30.51	50	477.85
November,										
Saturday, .	33	72.60	10	14.55	527	5,509.15	34	29.00	47	327.40
Monday, .	24	48.00	6	11.25	384	2,922.10	34	47.35	45	622.03
December,										
Saturday, .	42	74.00	8	20.50	585	4,059.75	30	37.10	46	390.25
Monday, .	27	52.80	8	18.75	312	2,409.85	15	16.50	38	570.80

South End.

January,										
Saturday, .	193	\$357.10	24	\$15.90	214	\$662.15	37	\$32.05	38	\$72.80
Monday, .	193	361.20	19	17.50	221	762.20	22	18.15	34	46.25
February,										
Saturday, .	155	243.59	29	21.15	195	598.75	43	31.90	51	68.50
Monday, .	245	460.95	21	20.85	279	1,220.75	41	28.60	39	65.95
March,										
Saturday, .	171	279.25	21	13.05	264	808.85	41	60.15	53	91.45
Monday, .	214	342.50	22	10.85	222	641.35	30	19.45	35	56.40
April,										
Saturday, .	184	219.30	31	24.10	230	650.20	43	29.55	52	87.40
Monday, .	291	535.30	20	22.50	287	975.80	30	17.65	52	72.25
May,										
Saturday, .	204	332.95	26	28.45	262	725.75	38	25.45	52	95.60
Monday, .	302	506.20	22	22.05	310	1,065.45	50	63.40	41	70.20
June,										
Saturday, .	135	195.25	21	13.50	330	989.85	42	27.45	47	72.25
Monday, .	222	332.70	16	10.35	224	1,133.35	43	38.55	42	75.45
July,										
Saturday, .	166	261.40	24	20.90	268	702.60	37	34.40	52	105.30
Monday, .	234	367.30	23	19.70	279	803.27	25	13.15	51	81.30
August,										
Saturday, .	189	268.45	22	15.35	239	757.45	38	26.50	43	87.95
Monday, .	227	337.00	21	12.10	353	1,057.71	44	40.77	50	56.35
September,										
Saturday, .	92	174.20	21	16.85	191	539.55	15	10.00	36	45.10
Monday, .	184	324.70	20	12.10	279	955.35	39	26.40	25	90.60
October,										
Saturday, .	202	535.70	21	12.20	297	1,090.45	23	15.35	59	85.45
Monday, .	250	469.50	35	27.05	290	845.85	41	33.90	35	64.45
November,										
Saturday, .	170	312.85	27	19.50	236	686.20	29	21.55	40	62.10
Monday, .	181	333.75	26	15.00	238	571.90	25	14.25	38	80.10
December,										
Saturday, .	219	392.85	29	19.50	336	1,464.95	38	98.40	68	113.85
Monday, .	143	271.50	17	10.20	164	448.65	22	17.10	32	75.55

TABLE I. — *Pawnbrokers' Pledges by Months* — Continued.

West End.

CLASSIFICATION.	CLOTHING		HOUSEHOLD GOODS		JEWELRY		TOOLS		OTHER PLEDGES	
	Number of Pledges	Amount	Number of Pledges	Amount	Number of Pledges	Amount	Number of Pledges	Amount	Number of Pledges	Amount
January,										
Saturday, .	457	\$695.20	47	\$74.70	731	\$2,994.25	85	\$84.70	77	\$164.35
Monday, .	507	765.80	36	20.70	649	2,509.40	83	74.60	87	188.20
February,										
Saturday, .	310	413.85	20	21.50	500	2,079.55	57	61.40	68	201.90
Monday, .	601	797.75	41	33.45	767	2,945.40	118	131.90	80	259.65
March,										
Saturday, .	295	398.40	31	33.65	629	2,240.73	72	82.25	74	292.35
Monday, .	560	738.05	31	18.90	648	2,564.15	114	82.55	84	223.20
April,										
Saturday, .	357	518.45	22	18.65	751	3,115.75	72	62.90	93	236.35
Monday, .	740	1,003.10	39	25.90	770	3,096.65	123	87.60	100	157.65
May,										
Saturday, .	313	430.35	26	20.60	618	2,577.45	79	74.25	67	118.05
Monday, .	649	946.45	47	36.70	864	3,376.80	130	96.05	84	223.65
June,										
Saturday, .	326	370.60	43	49.55	715	3,008.45	96	85.35	102	236.70
Monday, .	579	841.35	28	24.60	813	3,223.35	112	73.45	90	179.00
July,										
Saturday, .	269	377.43	36	35.05	748	3,601.05	86	61.75	115	282.55
Monday, .	479	667.40	44	39.50	843	3,619.70	127	102.45	99	209.40
August,										
Saturday, .	276	358.15	36	33.25	699	3,258.40	82	73.05	97	231.45
Monday, .	605	812.00	42	37.35	1,065	3,563.45	129	93.10	105	220.05
September,										
Saturday, .	188	241.40	14	7.40	479	2,068.25	45	42.30	56	124.80
Monday, .	395	574.70	33	29.10	609	2,511.80	88	66.25	90	166.00
October,										
Saturday, .	414	581.10	51	58.90	884	3,707.90	96	96.35	103	245.70
Monday, .	752	1,074.75	52	41.30	895	3,414.40	101	74.25	116	203.30
November,										
Saturday, .	381	530.37	31	27.40	671	2,815.35	88	78.78	93	191.85
Monday, .	553	832.75	25	14.20	596	2,599.60	90	58.15	82	142.50
December,										
Saturday, .	438	702.00	40	43.90	902	4,331.38	114	109.05	101	258.90
Monday, .	465	713.80	29	21.35	491	1,885.90	64	42.04	65	139.15

East Boston.

January,										
Saturday, .	64	\$74.95	11	\$6.15	85	\$407.25	10	\$4.20	9	\$15.25
Monday, .	95	108.95	14	13.20	84	289.33	5	3.45	3	3.30
February,										
Saturday, .	51	55.60	9	9.55	70	193.90	7	5.15	8	8.00
Monday, .	83	99.50	21	13.65	76	234.35	13	7.70	3	6.75
March,										
Saturday, .	67	79.30	11	7.10	78	281.95	16	8.05	5	2.50
Monday, .	62	67.50	12	11.45	44	163.10	7	4.70	5	16.50
April,										
Saturday, .	53	56.15	15	10.45	91	289.10	9	3.80	5	4.00
Monday, .	98	117.16	10	6.95	84	312.50	10	6.25	9	9.35
May,										
Saturday, .	31	33.50	9	6.70	60	156.55	7	3.40	2	1.25
Monday, .	131	138.50	12	12.90	130	403.54	21	13.55	10	10.25
June,										
Saturday, .	70	77.45	14	9.75	82	268.25	7	6.10	6	8.75
Monday, .	104	169.55	11	7.55	99	293.46	12	7.85	10	21.50
July,										
Saturday, .	67	68.33	13	13.48	83	235.93	6	3.95	7	14.35
Monday, .	103	140.90	13	11.15	76	256.15	5	2.50	7	9.00
August,										
Saturday, .	34	30.80	7	4.00	63	195.50	6	4.15	5	3.80
Monday, .	110	131.60	17	14.35	104	316.75	10	7.15	8	11.60
September,										
Saturday, .	20	28.90	4	1.75	47	165.05	6	2.90	3	2.00
Monday, .	80	87.05	8	6.45	78	268.95	9	3.80	4	6.50
October,										
Saturday, .	54	64.25	13	7.20	74	269.20	5	2.35	12	21.35
Monday, .	122	152.60	12	8.05	115	425.20	6	3.60	4	3.00
November,										
Saturday, .	56	67.95	8	10.75	55	219.35	11	9.00	8	11.35
Monday, .	89	108.00	11	9.15	66	185.25	12	5.15	6	14.75
December,										
Saturday, .	84	112.70	15	12.65	96	283.25	15	10.95	8	10.50
Monday, .	163	120.10	7	4.35	57	266.05	9	5.35	6	9.05

TABLE I. — *Pawnbrokers' Pledges by Months* — Continued.

South Boston.

CLASSIFICA- TION.	CLOTHING		HOUSEHOLD GOODS		JEWELRY		TOOLS		OTHER PLEDGES	
	Number of Pledges	Amount	Number of Pledges	Amount	Number of Pledges	Amount	Number of Pledges	Amount	Number of Pledges	Amount
January,										
Saturday, .	104	\$76.45	27	\$14.90	99	\$267.90	-	-	3	\$2.25
Monday, .	175	160.75	18	8.90	82	173.15	1	\$0.15	10	8.05
February,										
Saturday, .	94	74.10	20	7.25	63	133.95	1	0.25	11	16.30
Monday, .	178	186.47	27	14.95	72	148.55	6	1.75	3	4.15
March,										
Saturday, .	85	65.60	21	9.70	86	196.85	4	0.65	9	6.40
Monday, .	186	184.25	21	13.10	86	171.70	4	0.85	5	3.35
April,										
Saturday, .	108	79.00	19	7.90	96	194.75	3	0.80	8	5.70
Monday, .	206	220.40	22	15.80	133	264.00	5	1.75	5	3.55
May,										
Saturday, .	105	95.00	20	14.10	103	261.25	3	1.25	8	7.00
Monday, .	163	202.10	33	23.20	156	366.50	2	0.35	11	16.00
June,										
Saturday, .	130	104.15	25	11.75	96	244.10	2	0.45	16	10.20
Monday, .	265	279.35	50	27.40	129	254.20	1	0.25	13	8.60
July,										
Saturday, .	107	93.75	26	11.00	119	257.20	4	4.50	12	11.70
Monday, .	212	207.70	30	15.25	100	236.55	4	1.90	12	12.95
August,										
Saturday, .	124	109.95	22	12.20	102	233.20	-	-	8	7.00
Monday, .	270	296.95	27	13.15	151	280.30	6	1.65	15	19.50
September,										
Saturday, .	120	90.05	26	12.45	96	179.85	2	0.50	5	6.50
Monday, .	156	163.60	17	11.35	87	172.75	1	0.25	12	14.00
October,										
Saturday, .	114	102.45	37	14.15	128	265.95	2	1.25	7	5.25
Monday, .	240	255.95	31	17.40	117	256.30	3	0.70	4	5.00
November,										
Saturday, .	126	100.50	22	8.85	98	260.25	2	1.25	10	23.00
Monday, .	247	269.00	34	20.85	108	260.00	2	0.55	17	20.70
December,										
Saturday, .	140	118.35	28	14.70	143	247.80	4	1.85	12	7.95
Monday, .	124	133.75	19	11.40	61	135.80	-	-	5	3.55

Charlestown.

January,										
Saturday, .	52	\$59.45	19	\$15.35	117	\$324.25	4	\$2.25	3	\$3.75
Monday, .	51	48.65	9	5.85	78	236.90	7	3.00	2	1.25
February,										
Saturday, .	27	26.90	16	13.45	87	254.05	6	5.05	5	3.40
Monday, .	73	74.50	14	7.05	94	243.35	8	3.10	4	7.50
March,										
Saturday, .	51	55.65	8	4.50	74	232.80	7	2.95	13	17.05
Monday, .	64	65.75	7	3.75	84	241.50	5	3.15	5	5.25
April,										
Saturday, .	55	45.45	10	11.15	119	317.55	3	1.00	7	17.25
Monday, .	70	77.30	13	8.25	94	254.55	3	1.15	10	15.15
May,										
Saturday, .	37	33.75	7	4.85	90	315.25	3	1.75	6	8.75
Monday, .	78	74.15	9	4.50	93	272.25	6	3.60	12	20.25
June,										
Saturday, .	49	43.00	12	6.70	105	271.25	6	2.40	11	11.75
Monday, .	75	69.35	12	6.85	107	315.10	5	2.00	13	15.40
July,										
Saturday, .	30	22.10	16	7.90	104	353.25	2	1.90	10	14.90
Monday, .	49	71.40	9	7.50	87	244.80	2	0.65	3	2.50
August,										
Saturday, .	29	24.25	5	1.55	96	298.20	2	0.55	10	15.10
Monday, .	77	75.75	13	7.50	143	306.80	6	3.95	10	15.00
September,										
Saturday, .	30	30.75	7	3.85	101	330.55	3	3.15	4	12.00
Monday, .	32	38.60	3	2.10	74	197.05	1	1.20	3	8.00
October,										
Saturday, .	35	29.00	10	6.50	101	341.70	7	6.35	13	17.50
Monday, .	73	72.75	12	9.85	117	343.15	5	2.45	10	13.00
November,										
Saturday, .	43	40.15	13	8.50	79	211.50	5	3.00	9	16.00
Monday, .	58	69.75	2	3.00	102	282.25	9	3.80	6	10.00
December,										
Saturday, .	49	52.55	7	3.00	103	279.15	8	4.35	7	10.25
Monday, .	59	76.35	5	3.85	85	221.85	-	-	5	5.25

TABLE I. — *Pawnbrokers' Pledges by Months* — Concluded.

Roxbury.

CLASSIFICATION.	CLOTHING		HOUSEHOLD GOODS		JEWELRY		TOOLS		OTHER PLEDGES	
	Number of Pledges	Amount	Number of Pledges	Amount	Number of Pledges	Amount	Number of Pledges	Amount	Number of Pledges	Amount
January,										
Saturday, .	197	\$310.75	48	\$40.30	234	\$806.40	48	\$29.70	26	\$60.60
Monday, .	253	263.55	39	32.20	188	545.95	42	25.70	25	49.55
February,										
Saturday, .	168	270.80	48	36.65	208	695.00	31	14.55	28	57.50
Monday, .	256	287.05	35	23.25	183	577.75	44	28.25	24	30.65
March,										
Saturday, .	215	208.70	46	33.00	232	655.90	45	26.15	44	46.85
Monday, .	274	308.70	51	49.10	200	751.95	44	21.85	24	48.15
April,										
Saturday, .	197	225.20	51	49.35	269	950.60	41	22.55	44	93.45
Monday, .	323	392.70	38	23.75	221	851.85	43	25.70	37	58.25
May,										
Saturday, .	128	141.60	36	28.85	184	576.35	40	26.05	26	30.40
Monday, .	314	358.15	49	56.90	226	659.25	46	24.95	25	32.35
June,										
Saturday, .	207	182.45	65	48.10	260	1,005.80	58	37.10	35	53.65
Monday, .	241	253.80	33	26.60	189	556.35	47	25.80	31	57.05
July,										
Saturday, .	201	198.35	64	52.19	261	1,078.60	46	39.90	42	121.25
Monday, .	206	213.30	54	37.50	191	469.50	33	16.95	26	44.35
August,										
Saturday, .	134	121.65	54	46.10	179	647.50	43	25.30	38	57.70
Monday, .	360	353.65	52	51.90	268	618.25	79	43.65	27	37.65
September,										
Saturday, .	118	116.55	39	24.85	173	520.25	25	14.60	21	61.60
Monday, .	133	141.85	21	17.55	122	320.20	21	10.85	12	7.75
October,										
Saturday, .	143	153.00	51	75.75	210	1,032.02	45	26.50	34	50.90
Monday, .	293	318.05	32	67.00	217	690.25	30	20.90	36	55.55
November,										
Saturday, .	149	165.75	38	26.85	152	400.00	36	32.65	35	80.35
Monday, .	280	320.55	40	31.85	174	462.38	52	30.10	45	84.45
December,										
Saturday, .	171	196.85	58	48.45	273	946.10	49	45.60	54	98.00
Monday, .	126	145.70	24	18.45	132	409.25	26	24.05	13	12.75

RECAPITULATION — BY SECTIONS.

CLASSIFICATION.	CLOTHING		HOUSEHOLD GOODS		JEWELRY		TOOLS		OTHER PLEDGES	
	Number of Pledges	Amount	Number of Pledges	Amount	Number of Pledges	Amount	Number of Pledges	Amount	Number of Pledges	Amount
City Proper,										
Saturday, .	5,069	\$9,295.11	571	\$766.65	7,425	\$51,748.67	1,214	\$1,123.42	1,109	\$3,201.50
Monday, .	6,445	10,893.18	532	753.90	7,980	68,161.55	1,442	1,067.79	1,098	2,872.91
North End,										
Saturday, .	471	744.25	94	136.85	4,840	35,640.60	256	327.35	438	2,548.40
Monday, .	712	1,080.60	126	240.95	6,111	51,652.04	474	589.71	622	4,703.43
South End,										
Saturday, .	2,080	3,572.89	296	221.05	3,062	9,676.75	424	412.75	591	987.75
Monday, .	2,686	4,612.60	262	200.85	3,146	10,481.63	412	331.37	474	834.85
West End,										
Saturday, .	4,024	5,617.30	397	424.55	8,327	35,798.51	972	912.13	1,046	2,584.95
Monday, .	6,885	9,767.90	447	343.05	9,010	35,310.60	1,279	982.33	1,082	2,311.75
East Boston,										
Saturday, .	651	749.88	129	99.53	884	2,965.28	105	64.00	78	103.10
Monday, .	1,180	1,381.35	148	119.20	1,013	3,414.63	119	71.05	75	121.55
South Boston,										
Saturday, .	1,357	1,109.35	293	138.95	1,229	2,743.05	27	12.75	109	109.25
Monday, .	2,422	2,569.27	329	192.75	1,282	2,719.80	35	10.15	112	119.40
Charlestown,										
Saturday, .	487	463.00	130	87.30	1,176	3,529.50	56	34.70	98	147.70
Monday, .	759	814.30	108	70.05	1,158	3,159.55	57	28.05	83	118.55
Roxbury										
Saturday, .	2,028	2,292.55	598	510.44	2,635	9,314.52	507	340.65	427	812.25
Monday, .	3,059	3,357.05	468	436.05	2,311	6,912.03	507	298.75	325	518.50

It will be noticed that the presentation of the number of pledges and amounts is classified under the following headings: Clothing, Household Goods, Jewelry, Tools, and Other Pledges.

The greatest number of pledges of clothing on the Saturdays and Mondays of the year was in the City Proper and the West End, in the former aggregating 11,514: at the West End, 10,909.

The pledges of household goods numbered 1,103 in the City Proper, 844 at the West End, and 1,066 in Roxbury.

The great extent to which jewelry is pawned is shown by the following figures: City Proper, 15,405; at the North End, 10,951; at the West End, 17,337.

As the pawning of workingmen's tools would seem to indicate the lack of other articles upon which money could be raised, we subjoin the number of pledges of tools for each section of the city: City Proper, 2,656; North End, 730; South End, 836; West End, 2,251; East Boston, 224; South Boston, 62; Charlestown, 113; Roxbury, 1,014.

We present a second recapitulation for the city, showing the number of pledges and the amounts on Saturday and Monday for each classification — Clothing, Household Goods, Jewelry, Tools, and Other Pledges — together with the aggregate number of pledges and amount.

RECAPITULATION. CITY OF BOSTON.

CLASSIFICATION.	Saturday	Monday	Total for Both Days
Clothing.			
Number of pledges,	16,167	24,148	40,315
Amount loaned,	\$23,844.33	\$34,506.25	\$58,350.58
Household Goods.			
Number of pledges,	2,508	2,420	4,928
Amount loaned,	\$2,385.32	\$2,356.80	\$4,742.12
Jewelry.			
Number of pledges,	29,578	32,011	61,589
Amount loaned,	\$151,416.88	\$181,812.73	\$333,229.61
Tools.			
Number of pledges,	3,561	4,325	7,886
Amount loaned,	\$3,227.75	\$3,409.26	\$6,637.01
Other Pledges.			
Number of pledges,	3,896	3,871	7,767
Amount loaned,	\$10,494.90	\$11,600.94	\$22,095.84
Aggregates.			
Number of pledges,	55,710	66,775	122,485
Amount loaned,	\$191,369.18	\$233,685.98	\$425,055.16

From this recapitulation we learn that during the year on Saturdays and Mondays of each week in each month there were 40,315 pledges of clothing, upon which \$58,350.58 were loaned by the pawnbrokers; there were 4,928 pledges of household goods, upon which \$4,742.12 were loaned; there were 61,589 pledges of jewelry, the amount loaned thereon being \$333,229.61; there were 7,886 pledges of workingmen's tools, upon which \$6,637.01 were loaned; the other pledges numbered 7,767, upon which were loaned \$22,095.84. The whole number of pledges amounted to 122,485, the loans upon which amounted to \$425,055.16.

The following table shows the number and percentages of pledges and the amounts with percentages of loans, according to the classification of goods pledged :

CLASSIFICATION.	PLEDGES		LOANS	
	Number	Percentages	Amounts	Percentages
Clothing,	40,315	32.92	\$58,350.58	13.73
Household goods,	4,928	4.02	4,742.12	1.12
Jewelry,	61,589	50.28	333,229.61	78.41
Tools,	7,886	6.44	6,637.01	1.54
Other pledges,	7,767	6.34	22,055.84	5.20
TOTALS,	122,485	100.00	\$425,055.16	100.00

From this table we see that, although the articles of clothing pledged reached about one-third of the pledges, the amount loaned upon them was but a little over one-eighth of the whole amount loaned. On the other hand, on the pledges of jewelry, which amounted to a little over one-half of the whole number, the loans aggregated to more than three-fourths of the total amount loaned.

The number of pledges for the entire year was of course much greater than the number given in the preceding table, but it was deemed sufficient to confine the record to only two days of the week and to classify only those articles which were evidently pledged by the poor and needy, including clothing, household goods, jewelry, and workingmen's tools, the other pledges being considered under the general head "Other Pledges." It was impossible to ascertain how long the articles pledged remained in pawn. It is probable that, while workingmen's tools were pawned on Saturday, they were, as a rule, redeemed on Monday in order that the owner might return to work.

Table II shows, under each classification, the kind of articles pledged, whether pawned on Saturday or Monday, the number of pledges and amount loaned upon them for each day specified, together with the total number of pledges and the amount loaned. The table is presented in sections so as to allow of a consideration of the articles pledged under each classification.

TABLE II. — *Clothing.*

ARTICLES.	SATURDAY		MONDAY		TOTALS	
	Number of Pledges	Amount	Number of Pledges	Amount	Number of Pledges	Amount
Bath robes,	7	\$5.85	4	\$5.50	11	\$11.35
Boas (fur),	78	144.65	79	137.60	157	282.25
Boas and muffs,	30	145.75	34	132.85	64	278.60
Boots (rubber),	108	72.55	109	83.60	217	156.15
Capes,	373	340.25	434	476.52	807	\$16.77
Capes (fur),	14	42.25	18	55.25	32	97.50
Cloaks,	11	8.30	31	33.10	42	41.40
Cloth,	57	82.60	41	69.00	98	151.60
Coats,	1,040	871.69	1,545	1,488.72	2,585	2,360.41
Coats (fur),	35	226.25	11	52.50	46	278.75
Coats (rubber),	6	3.35	7	5.05	13	8.40
Coats, vests, and pants,	3,339	5,985.96	7,110	12,576.60	10,449	18,562.56
Collars (fur),	40	59.80	49	64.90	89	124.70
Dresses,	277	354.35	402	598.70	679	953.05

TABLE II. — *Clothing* — Concluded.

ARTICLES.	SATURDAY		MONDAY		TOTALS	
	Number of Pledges	Amount	Number of Pledges	Amount	Number of Pledges	Amount
Dress goods,	69	\$93.53	51	\$66.30	120	\$159.83
Gloves,	46	24.00	37	11.15	83	35.15
Gloves (fur),	16	13.00	7	6.75	23	19.75
Hats,	73	36.20	102	45.85	175	82.05
Jackets,	319	391.07	473	469.75	792	\$860.82
Mackintoshes,	24	16.65	23	23.20	47	39.85
Muffs,	37	72.55	21	33.50	58	106.05
Overalls,	9	2.50	13	3.70	22	6.20
Overcoats,	3,580	6,489.77	4,342	7,664.33	7,922	14,154.70
Overshoes,	12	5.35	12	5.05	24	10.40
Pants,	1,543	1,662.35	2,404	2,112.95	3,947	3,775.30
Petticoats,	50	30.70	58	28.40	108	59.10
Raglans,	60	100.50	77	103.45	137	203.95
Raincoats,	280	622.10	325	675.55	605	1,297.65
Sacks (fur),	10	89.00	9	146.75	19	235.75
Shawls,	142	123.75	130	101.60	272	225.35
Shirts,	13	5.55	16	9.90	29	15.45
Shoes,	1,079	618.00	1,605	986.50	2,684	1,604.50
Skirts,	953	761.00	1,222	1,025.62	2,175	1,786.62
Skirts and waists,	44	53.83	62	67.25	106	121.08
Sweaters,	45	23.70	55	39.15	100	62.85
Umbrellas,	354	174.05	372	204.40	726	378.45
Underwear,	52	21.15	53	27.30	105	48.45
Vests,	181	81.15	303	138.20	484	219.35
Waists,	118	56.30	139	85.35	257	141.65
Wrappers,	129	40.50	168	55.65	297	96.15
Other clothing,	1,514	3,892.48	2,195	4,588.16	3,709	8,480.64
TOTALS,	16,167	\$23,844.33	24,148	\$34,506.25	40,315	\$58,350.58

An examination of the table shows that 387 pledges of capes were made on Saturday and 452 on Monday, making a total of 839, upon which the loans amounted to \$914.27, or an average of a little over \$1 on each pledge.

There were 1,081 pledges of coats on Saturday and 1,563 on Monday, making a total of 2,644, the loans on which amounted to \$2,647.56, or an average of about \$1 on each.

There were 3,580 pledges of overcoats on Saturday and 4,342 on Monday, the total being 7,922, and the amount loaned \$14,154.70, or an average of less than \$2 upon each pledge.

The number of pledges made on shoes on Saturday were 1,079 and 1,605 on Monday, a total of 2,684, the loans on which amounted to \$1,604.50, giving an average pledge of less than 60 cents.

There were 354 pledges of umbrellas on Saturday and 372 on Monday, a total of 726, upon which \$378.45 were loaned.

TABLE II. — *Household Goods*.

ARTICLES.	SATURDAY		MONDAY		TOTALS	
	Number of Pledges	Amount	Number of Pledges	Amount	Number of Pledges	Amount
Bedspreads,	184	\$88.10	160	\$92.15	344	\$180.25
Blankets,	55	32.75	39	25.30	94	58.05
Carpets,	9	9.85	11	14.50	20	24.35
Clocks,	761	472.75	763	444.90	1,524	917.65
Couch covers,	27	22.25	21	16.95	48	39.20
Curtains,	76	76.65	88	78.75	164	154.80
Dishes,	34	45.40	21	34.75	55	80.15
Knives, forks, and spoons,	235	285.20	292	335.95	527	621.15
Lamps,	23	13.60	25	15.65	48	29.25
Mirrors,	24	22.90	13	11.15	37	34.05

TABLE II. — *Household Goods* — Concluded.

ARTICLES.	SATURDAY		MONDAY		TOTALS	
	Number of Pledges	Amount	Number of Pledges	Amount	Number of Pledges	Amount
Pictures,	19	\$40.00	27	\$22.35	46	\$62.35
Portieres,	30	26.60	20	21.50	50	48.10
Quilts,	20	13.60	12	8.80	32	22.40
Rugs,	153	126.05	138	119.10	291	245.15
Sheets and pillow cases,	76	23.65	54	21.85	130	45.50
Silverware, <i>n. s.</i> ,	69	133.75	55	246.75	124	380.50
Table cloths and napkins,	118	66.05	109	110.25	227	176.30
Table covers,	85	42.70	62	39.95	147	82.65
Toilet sets,	12	17.75	9	10.00	21	27.75
Other household goods,	498	826.32	501	686.20	999	1,512.52
TOTALS,	2,508	\$2,385.32	2,420	\$2,356.80	4,928	\$4,742.12

We call particular attention to some of the principal lines in the preceding table. There were 761 pledges of clocks on Saturday and 763 on Monday, making a total of 1,524, upon which \$917.65 were loaned, or an average of about 60 cents per pledge.

There were 235 pledges of knives, forks, and spoons pawned on Saturday and 292 on Monday, a total of 527 pledges, upon which \$621.15 were loaned, being an average of somewhat over \$1 upon each pledge.

There were 153 pledges of rugs on Saturday and 138 on Monday, a total of 291, the loans on the same amounting to \$245.15, or less than \$1 on each pledge.

TABLE II. — *Jewelry*.

ARTICLES.	SATURDAY		MONDAY		TOTALS	
	Number of Pledges	Amount	Number of Pledges	Amount	Number of Pledges	Amount
Badges,	14	\$56.60	6	\$13.50	20	\$70.10
Bracelets,	80	275.00	62	254.90	142	529.90
Bracelets and chains,	9	71.75	5	65.00	14	136.75
Bracelets and rings,	12	55.00	17	59.50	29	114.50
Chains,	1,043	4,762.74	1,190	4,306.35	2,233	9,069.09
Chains (fob),	34	98.80	24	53.20	58	152.00
Chains and charms,	146	653.40	164	690.40	310	1,343.80
Chains and lockets,	110	511.50	119	744.55	229	1,256.05
Chains and pins,	18	90.20	11	108.50	29	198.70
Chains and rings,	61	159.55	61	326.50	122	486.05
Charms,	51	172.75	63	194.50	114	367.25
Cuff buttons,	132	217.50	188	248.35	320	465.85
Cuff buttons and pins,	6	17.00	13	41.75	19	58.75
Cuff buttons and rings,	17	76.00	21	61.42	38	137.42
Diamonds,	29	1,736.50	38	2,811.25	67	4,547.75
Earrings,	53	320.85	41	331.15	94	652.00
Earrings (diamond),	36	1,427.50	43	1,711.50	79	3,139.00
Locketts,	59	110.50	56	255.75	115	366.25
Locketts (diamond),	31	420.50	36	587.50	67	1,008.00
Pins,	442	638.15	495	832.50	937	1,470.65
Pins (diamond),	289	2,834.50	303	3,657.39	592	6,491.89
Rings,	6,737	9,720.61	7,208	10,138.18	13,945	19,858.79
Rings (diamond),	1,924	36,073.40	1,888	44,944.40	3,812	81,017.80
Rings (diamond and other),	172	2,870.00	184	4,123.63	356	6,993.63
Rings (wedding),	630	1,065.00	616	1,212.50	1,246	2,277.50
Ring and earrings,	12	29.25	9	18.50	21	47.75
Rings and pin,	50	193.55	50	158.10	100	351.65
Studs,	19	49.15	18	19.40	37	68.55
Studs (diamond),	103	1,692.75	122	3,839.00	225	5,531.75
Watches,	11,519	63,166.20	15,500	64,822.70	30,019	127,988.90
Watches and chains,	1,701	10,650.85	1,920	14,430.28	3,621	25,081.13
Watches, chains, and charms,	70	705.50	77	933.25	147	1,638.75
Watches, chains, and lockets,	15	323.00	24	476.25	39	799.25
Watches, chains, and rings,	42	450.00	51	934.75	93	1,384.75
Watches and charms,	15	85.65	10	69.25	25	154.90
Watches and pins,	54	437.85	36	338.50	90	776.35
Watches and rings,	191	1,659.05	223	2,277.45	414	3,937.00
Other jewelry,	652	7,538.78	1,119	15,720.72	1,771	23,259.50
TOTALS,	29,578	\$151,416.88	32,011	\$181,812.73	61,589	\$333,229.61

As the greatest number of pledges and the largest amount in loans were upon articles of jewelry, we consider a number of the most important lines.

There were 1,077 pledges of chains on Saturday and 1,214 on Monday, a total of 2,291, the loans upon the same amounting to \$9,221.09, being an average of more than \$4 upon each.

Of rings specified simply as such, there were 6,737 pledges given on Saturday and 7,208 on Monday, making a total of 13,945, upon which \$19,858.79 were realized, being an average of less than \$1.50 per pledge.

There were 1,924 pledges of diamond rings on Saturday and 1,888 on Monday, making a total of 3,812, upon which the loans amounted to \$81,017.80, being an average pledge of about \$21.

There were 630 pledges of wedding rings on Saturday and 616 on Monday, a total of 1,246, upon which \$2,277.50 were loaned, being an average of less than \$2 on each pledge.

There were 14,519 pledges of watches pawned on Saturday and 15,500 on Monday, making a total of 30,019, upon which \$127,988.90 were loaned, being an average pledge of more than \$4.

TABLE II. — *Tools.*

ARTICLES.	SATURDAY		MONDAY		TOTALS	
	Number of Pledges	Amount	Number of Pledges	Amount	Number of Pledges	Amount
Barber's tools,	575	\$265.72	840	\$380.88	1,415	\$646.60
Calipers,	17	10.45	28	14.25	45	24.70
Carpenter's tools,	1,034	813.95	1,226	\$82.59	2,260	1,646.54
Carver's tools,	16	9.50	5	2.80	21	12.30
Cook's tools,	13	15.25	12	13.40	25	28.65
Cutters,	11	7.00	23	14.00	34	21.00
Drawing tools,	47	86.45	49	89.60	96	176.05
Drills,	35	26.10	17	11.25	52	37.35
Gauges,	9	12.65	22	17.75	31	30.40
Glass cutters (diamond),	14	10.60	13	8.50	27	19.10
Knives,	48	22.05	35	16.90	83	38.95
Machinist's tools,	77	99.10	70	81.50	147	180.60
Mason's tools,	71	33.40	163	69.05	234	102.45
Micrometers,	106	168.25	87	142.35	193	310.60
Paperhanger's tools,	34	34.90	31	32.05	65	66.95
Plasterer's tools,	22	14.25	24	19.35	46	33.60
Pliers,	23	7.35	29	8.35	52	15.70
Plumber's tools,	46	61.08	26	32.10	72	93.18
Sextants,	6	24.50	12	60.00	18	84.50
Shears,	72	38.25	123	56.75	195	95.00
Steel tapes,	28	39.25	20	19.75	48	59.00
Surgical tools,	24	34.50	10	12.30	34	46.80
Upholsterer's tools,	6	4.20	4	3.50	10	7.70
Wrenches,	74	39.55	82	43.90	156	83.45
Other tools,	1,153	1,349.45	1,374	1,426.39	2,527	2,775.84
TOTALS,	8,561	\$3,227.75	4,325	\$3,409.26	7,886	\$6,637.01

In the preceding presentation there were but two lines of particular importance.

There were 575 sets of barber's tools pawned on Saturday and 840 on Monday, making a total of 1,415, upon which were loaned \$646.60, being an average of less than 50 cents upon each set.

There were 1,034 sets of carpenter's tools pawned on Saturday and 1,226 sets on Monday, making a total of 2,260, upon which \$1,646.54 were loaned, being an average of about 70 cents upon each tool or set of tools.

TABLE II. — *Other Pledges.*

ARTICLES.	SATURDAY		MONDAY		TOTALS	
	Number of Pledges	Amount	Number of Pledges	Amount	Number of Pledges	Amount
Accordions,	18	\$22.75	24	\$25.20	42	\$47.95
Bags,	278	428.00	280	411.45	558	839.45
Banjos,	89	274.03	87	227.50	176	501.53
Bibles,	17	11.70	16	8.80	33	20.50
Bicycles,	64	201.05	62	208.80	126	409.85
Books,	60	76.80	49	68.65	109	145.45
Boxing gloves,	7	5.00	6	3.30	13	8.30
Brushes,	75	81.60	111	76.05	186	157.65
Cameras,	88	307.85	90	365.75	178	673.60
Canes,	14	13.50	15	10.40	29	23.90
Cigar cases,	3	1.00	2	1.75	5	2.75
Cigar holders,	9	5.10	10	7.60	19	12.70
Cigarette cases,	18	26.00	14	13.85	32	39.85
Clarionets,	28	139.35	25	126.70	53	266.05
Coins,	44	156.40	56	151.62	100	308.02
Collateral tickets,	13	146.00	8	75.00	21	221.00
Cornets,	72	382.00	43	263.00	115	645.00
Dress suit cases,	373	521.95	342	465.75	715	987.70
Drums,	8	25.00	9	32.25	17	57.25
Eye glasses,	129	84.65	150	84.05	279	169.60
Field glasses,	23	40.75	25	541.85	48	582.60
Flutes,	26	213.75	34	412.15	60	625.90
Fountain pens,	75	39.40	67	42.10	142	81.50
Graphophones,	6	26.00	14	55.00	20	81.00
Guitars,	91	167.70	83	175.80	174	343.50
Guns,	71	351.50	78	389.25	149	740.75
Lenses,	22	65.00	17	66.00	39	131.00
Mandolins,	107	199.65	128	215.55	235	415.20
Match boxes,	15	26.80	22	48.65	37	75.45
Medals,	42	180.55	43	148.75	85	329.30
Mileage books,	79	425.50	86	472.50	165	898.00
Notes,	36	792.00	59	2,089.50	95	2,881.50
Opera glasses,	186	248.85	169	219.90	355	468.75
Phonographs,	20	96.50	21	95.90	41	192.40
Pipes,	90	101.00	127	125.90	217	226.90
Revolvers,	388	642.75	371	575.50	759	1,218.25
Rifles,	30	98.80	41	138.75	71	237.55
Railroad tickets,	16	23.60	33	78.10	49	101.70
Swords,	16	26.00	11	12.00	27	38.00
Trombones,	15	69.00	16	106.50	31	175.50
Trunks,	5	45.75	4	55.50	9	101.25
Typewriters,	21	156.50	15	152.50	36	309.00
Violins,	150	407.75	144	471.90	294	879.65
Violins and bows,	27	46.62	21	46.00	48	92.62
Violins, bows, and cases,	42	207.25	53	244.00	95	451.25
Zithers,	17	15.35	5	5.60	22	20.95
Other pledges, <i>n. s.</i> ,	873	2,870.85	785	1,987.42	1,658	4,858.27
TOTALS,	3,896	\$10,494.90	3,871	\$11,600.94	7,767	\$22,095.84

The "other pledges" include a variety of miscellaneous articles, among them being 558 pledges of bags, 176 of banjos, 126 of bicycles, 186 of brushes, 178 of cameras, 115 of cornets, 715 of dress suit cases, 279 of eyeglasses, 142 of fountain pens, 174 of guitars, 149 of guns, 235 of mandolins, 165 of mileage books, 355 of opera glasses, 217 of pipes, 759 of revolvers, and 294 of violins.

We next present a recapitulation showing the number of pledges and amount of loans on Saturday and on Monday, according to the classification used in the preceding tables.

ARTICLES.	SATURDAY		MONDAY	
	Number of Pledges	Amount	Number of Pledges	Amount
Clothing,	16,167	\$23,844.33	24,148	\$34,506.25
Household goods,	2,508	2,385.32	2,420	2,356.80
Jewelry,	29,578	151,416.88	32,011	181,812.73
Tools,	3,561	3,227.75	4,325	3,409.26
Other pledges,	3,896	10,494.90	3,871	11,600.94
THE CITY,	55,710	\$191,369.18	66,775	\$233,685.98

Of the whole number of pledges (122,485), 55,710, or 45.48 per cent, were made on Saturday, and 66,775, or 54.52 per cent, on Monday.

Of the total amount loaned (\$425,055.16), \$191,369.18, or 45.02 per cent, was received on Saturday, and \$233,685.98, or 54.98 per cent, on Monday.

Interest Charges by Pawnbrokers.

Section 2 of the "Police Manual of Pawnbrokers" contains the rates of interest which are allowed to be charged by pawnbrokers on loans secured by collateral. We present two tables, the first of which shows the money value of the interest on specified amounts for stated periods of time, and the second the percentages of the principal required for interest on the amounts specified for the periods mentioned.

Interest Charges by Pawnbrokers — AMOUNTS.

AMOUNT OF LOAN.	MONEY CHARGE FOR—				
	One Week	Four Weeks	13 Weeks (3 Months)	26 Weeks (6 Months)	One Year
\$1,	\$0.05	\$0.11	\$0.29	\$0.55	\$1.07
\$3,	0.12	0.35	1.02	2.00	3.95
\$10,	0.30	0.90	2.70	5.30	10.50
\$25,	0.63	2.13	6.63	13.13	26.13
\$50,	1.00	2.50	7.00	13.50	26.50
\$100,	1.50	4.50	13.50	26.50	52.50
Over \$100 (say \$150),	1.50	6.00	19.50	39.00	78.00

Interest Charges by Pawnbrokers — PERCENTAGES.

AMOUNT OF LOAN.	PERCENTAGE OF PRINCIPAL FOR—				
	One Week	Four Weeks	13 Weeks (3 Months)	26 Weeks (6 Months)	One Year
\$1,	5.00	11.00	29.00	55.00	107.00
\$3,	4.00	11.67	34.00	66.67	131.67
\$10,	3.00	9.00	27.00	53.00	105.00
\$25,	2.52	8.52	26.52	52.52	104.52
\$50,	2.00	5.00	14.00	27.00	53.00
\$100,	1.50	4.50	13.50	26.50	52.50
Over \$100 (say \$150),	1.00	4.00	13.00	26.00	52.00

These tables speak for themselves. The person who borrows one dollar on collateral has to pay \$2.07 at the end of a year to redeem the article pledged. This is an interest rate of 107 per cent for the year.

If the person has collateral upon which \$150 can be borrowed, in order to redeem the article pledged, \$228 must be paid. Of this sum \$78 is for interest, or 52 per cent for the year. These are the extremes, and it will be noted that the smaller the loan the greater the interest. One peculiarity appears in the second table. A loan of \$3 to \$10 pays 131.67 per cent annual interest, while one from \$1 to \$3 pays but 107 per cent.

We present as a conclusion to this article extracts from reports made by Consul-General A. M. Thackara of Berlin, Consul-General Mason of Paris, Consul-General Roosevelt of Brussels, and Vice-Consul-General Mueller of St. Petersburg, in relation to pawnshops in those cities.

EUROPEAN PAWNSHOPS.

Germany.

German Establishments Regulated for the Public Welfare — Profits Donated to Charity.

Consul-General A. M. Thackara sends from Berlin an exhaustive statement concerning the pawnbrokers of that city, and also of other parts of Germany.

There are no pawnshops under the management of the municipal authorities in Berlin, but there is a royal pawn office and numerous private pawnbrokers, who have to be licensed and are strictly regulated by law. The Royal Prussian pawn office was established in 1834 under the control of the Royal Bank. The purpose of its establishment was the promotion of the common welfare, and all profits from the business, or any surplus which remains after charging a moderate rate of interest and deducting all costs of administration, are devoted to charitable purposes. It was established by a cabinet order signed by Frederick William in 1834. The officers are appointed by the bank, and there are strict regulations for the conduct of the business and for auditing of the accounts. The institution lends from one-half up to two-thirds of their estimated value upon all moveable effects not expressly prohibited, including jewels, precious stones, gold, silver, copper, brass, tin, and similar metals, articles of clothing, and other useful objects for the storage of which no great space is required. Excluded from acceptance as pledges are worn-out goods, fluids, copper plates, books, and all fragile articles, or others easily spoiled or which would cause fire.

Must be Identified to Get a Loan.

Persons who want to borrow money from the pawnshop, providing they are not known to officers of the institution, have to establish their identity by documents or by the testimony of credible persons, or from those who are prohibited by law from borrowing. There are specially appointed appraisers to estimate the value of any article pledged. A ticket is issued showing the name of the pawner, a description of the pledge, its estimated value, and the amount loaned on it. If the pledge is not redeemed, it is sold; and if any greater amount is obtained for it than the amount loaned, the excess is returned to the person who pledged the article. Every pawner has a right to redeem his pledge before the contract time has expired, but interest must at least be paid for one month. Provision is made for the recovery of the article pawned providing the owner loses his pawn ticket.

The lowest amount upon which money is loaned is 1 thaler, equal to 71 cents. For the department of the royal pawn office, located in the district of Berlin where the poorer classes reside, a loan is made on 2 marks, equal to 47 cents. The rate of interest on money loaned on pledges which the royal pawn office may legally charge is 1 per cent per month, or 12 per cent per annum. Upon easily negotiable securities, however, such as city, State, or Government bonds, it may charge interest at the rate of six per cent per year, but never less. In other words, the royal pawn office is not permitted to enter into competition with the banking houses.

Surplus Donated to Charity.

The surplus, donated to charitable purposes, is not large. In 1888 it was \$14,764. In 1889 it fell to \$10,765, and in 1900 there was a loss of \$2,860. The profits in 1904 were \$2,131. These figures of the royal pawn office and its branches show that it is difficult to make it pay expenses. There are 174 private pawnshops in Berlin, so much more conveniently situated that they take the business away from the royal office. These private establishments are regulated very strictly, and the sale of unredeemed pledges has to be carried on by officers designated by the Government. The appraised value of the loans of the royal pawn office was, at the close of March, 1905, \$1,067,398. The working capital of the royal pawn office at the close of 1905 was \$883,072.

Among the persons who borrowed money at the royal office were merchants, arti-

sans, tradesmen, capitalists, and property owners, artists, actors, military men, and people of all classes. There are no reliable statistics available which would indicate the amount of business done by the private pawnshops in Berlin. One of the principal local pawnbrokers estimates that the pledges of the 174 private pawnshops will average about \$10,000 each annually, the value of the pledges reaching \$10,710,000 and the loans \$3,570,000. They all seem to be prosperous.

Private Shops Do the Most Business.

In none of the cities in Germany can the public pawn institutions compete with the private pawnbroker, notwithstanding that the public institutions, on account of their official character, afford greater security in the storage of the pledges. The values are estimated by sworn appraisers, the rate of interest is lower, and in case of auction sale of the unredeemed pledges the pawner is better protected.

In the royal offices the pawner may redeem his pledge within a month by the payment of a month's interest, while in the private pawnshop no less than two months' interest is ever charged, however short may be the loan period. In the Government institution after the pledge is sold by auction the pawner is relieved from all responsibility, no matter if the price obtained at the sale should be less than the amount loaned with interest and the cost of sale. Under similar conditions, however, the private pawnbroker may sue the pawner for the difference. A private pawnbroker may charge interest of 2 per cent per month, or 24 per cent per year, on loans not exceeding \$7.14, while the royal pawn office may only demand 1 per cent per month, or 12 per cent a year.

In a great majority of the Prussian cities of more than 50,000 inhabitants the existing municipal pawn offices were founded in the first half of the nineteenth century. After the year 1881 there were only two newly established — Essen in 1881 and Altona in 1882. On the other hand, the municipal pawn office of Magdeburg, founded in 1840, was suspended on the first of February, 1891, and negotiations are in progress looking to the dissolution of the municipal pawn office at Breslau which has existed since 1781.

France.

The System in Paris.

Consul-General Mason of Paris, in making reports concerning pawnshops in that city says that the municipal pawnshop system of Paris is a venerable institution, having being founded in 1777. It is a distinct bureau of the municipal government, and includes in its control three members of the committee of public charities, three private citizens, and the prefect of the police. There is a main office and 21 branch offices. It is organized and administered to fulfill a distinctly philanthropic and useful purpose of enabling persons of limited means, or overtaken by misfortune, to obtain at a not excessive rate of interest money to meet pressing necessities without the sacrifice of their self-respect or the necessity of falling into the hands of extortionate usurers who in most other countries prey so rapaciously upon the victims of poverty and misfortune.

The latest year for which complete statistics were obtained was 1904. During that year 1,449,168 loans on jewelry, clothing, bicycles, etc., were made of the average amount of \$6.46 each, and the total sum loaned was \$9,361,625. Besides these there were made during the same year 3,619 loans of \$200 or more each, the total sum of which was \$1,709,832. The rates of interest charged amounted in all to 8 per cent on jewelry, articles of clothing, household equipments, etc., and 6¼ per cent on stock, bonds, and other securities deposited as collateral. Articles forfeited by nonpayment or failure of renewal are sold at auction by a class of special auctioneers, of whom there are fourteen, located in different parts of the city. If a greater sum is obtained for the article than that which was loaned thereon, the owner may claim and recover the difference. In 1904 the profit above expenses amounted to \$992,417, which, after the deduction of various incidental obligations, was turned over to the fund for the support of municipal hospitals.

One of the Defects in Paris.

This is an official monopoly: no other pawnbroker is allowed to exist or do business within the limits of the municipality. But there is a class of outside operators whose traffic forms the one really sinister feature of the whole system. These are the brokers or dealers in pawn tickets, who work more or less secretly. It frequently happens that a person who has pawned an article wants more money than he has been able to obtain at the municipal pawnshop, which does not exceed one-third of the real value of the article. He goes with this pawn ticket to the broker, who lends him 20 per cent of the face value of the ticket, but at an extortionate interest of from 3 per cent to 7 per cent per month. If this interest is not paid when due the broker redeems the article, which he sells at one of the auctions, and thereby reaps a large profit. The story is told of a wedding dress on which interest was paid for fifty years by a poor woman who could never command money enough at one time to redeem it.

Various measures have been proposed to counteract this evil, but nothing satisfactory has yet been devised, and it is generally conceded that the only effective remedy would be for the pawnshop to lend on each article a much larger percentage of its value and then keep the pawn ticket until the property was redeemed or forfeited by limitation. One of the obvious advantages of such a pawnshop system is that, being a Government institution, no discredit necessarily attaches to the act of making use of the facilities which it offers. People in good circumstances, who are leaving the city for the summer, not infrequently take jewels and other valuables to the Mont de Pieté, or pawnshop, borrow a nominal sum on them and thus secure their safe-keeping with little expense.

Belgium.*Management at Brussels.*

Consul-General Roosevelt says that the Brussels Mont de Pieté was established in 1810, since which date it has exercised its functions without interruption. The legal rate of interest charged on loans is six per cent per annum. It is the intention of the administration to apply for authorization to reduce this rate to three per cent per annum for loans less than five francs (96 cents).

The administration of the pawnshop system in Brussels is somewhat similar to that in Paris. The mayor of the city is by right president of the board when he attends its meeting. The pawnshops in Belgium are organized under the direction of the communal council, which approves the budget and accounts. These shops are not allowed to receive money on deposits, or as investment, or under any form whatever from private parties. When the funds run short the administration has the right to borrow from the public charities and hospitals, or from the communal administration, paying for such loans an annual interest of $3\frac{1}{2}$ per cent. During the year 1905 the establishment loaned on 312,794 pledges \$1,253,173. The net profit for the year was \$6,401. The Brussels pawnshop is under the management of three appraisers and other officers. It is obligatory that one of the three appraisers must be an expert gold and silver smith. The officers are obliged to keep a daily record of the transactions of their respective departments, which are collected and compared daily before the evening closing. The records of the redemption office are constantly verified and balanced with the receiver's books in such manner as to avoid error. Sales are public and periodical, but no object can be sold until the expiration of fourteen months from the time it was pawned. Surplus not claimed within two years after the sale reverts to the establishment.

Russia.*Pawnshops of St. Petersburg.*

Vice-Consul-General Mueller, of St. Petersburg, reports that there are six institutions loaning money on chattels at a rate of interest stipulated by their by-laws, as follows:

(1) The State Loan Office (controlled by the central government). The rate of interest is six per cent per annum. Only gold, silver, precious stones, and valuables are

accepted here. Such articles are also taken for safe keeping at a low rate of interest for storage and insurance. (2) Society for pawning chattels. (3) St. Petersburg Company, for storage and pawning chattels and goods. (4) St. Petersburg City Loan Office. (5) St. Petersburg Private Loan Office. (6) St. Petersburg Municipal Loan Office, organized in 1898. Paid-in capital, 2,000,000 roubles — about \$1,000,000.

In 1904 the loans aggregated \$1,753,550, of which sum \$1,569,065 was repaid. Goods unclaimed were sold at public auction. The net profit on the transactions of 1904 was about \$37,251. The interest charged is 6 per cent per annum.

HOURS OF LABOR IN CERTAIN OCCUPATIONS.

In Labor Bulletin No. 41, issued in May, 1906, an article was presented entitled "The Distribution of Wealth." At the time the information for this article was obtained, inquiries were made as to the hours of labor a week for women in 18 branches of occupation.

The inquiries upon the schedule asked for the number of hours worked from Monday to Friday, on Saturday, on Sunday, and the total hours employed during the week. An additional inquiry called for the number of hours worked during the week after 6 P.M.

The first table shows the branches of occupation, the number of persons reporting, and the average number of hours employed during a full week.

OCCUPATIONS.	Total Persons Reporting	Average Number of Hours Employed
Bookbinders,	22	50.31
Bookkeepers,	51	49.56
Box makers,	10	52.36
Brush makers,	7	51.38
Candy makers,	23	52.04
Cashiers,	26	52.38
Clerks,	28	50.32
Compositors,	27	50.25
Forewomen,	16	51.43
Nurses,	12	125.07
Saleswomen,	12	52.50
Stenographers,	63	45.31
Tailloresses,	11	56.13
Teachers,	59	36.52
Telephone operators,	39	57.45
Tobacco workers,	15	45.17
Waitresses,	7	63.55
Weavers,	4	57.45
TOTALS,	432	51.13

The number of returns was 432 and the average number of hours employed during the week was 51.13. The least number of hours reported was in the case of teachers, or 36.52. The longest hours of service were rendered by nurses, or 125.07. The average number of hours for waitresses was 63.55. This was the only instance (except nurses) where the number of hours worked weekly was in excess of the 58 hours prescribed by law as the limit of employment for women and minors.

These returns were not supplied by employers but by the working-women themselves, and the replies were upon the same blank as that upon which the recipients stated their total income, total expenditures, and total surplus or savings, which figures were used in compiling the article referred to as "The Distribution of Wealth."

The total number of hours worked weekly was made up by adding together the hours worked from Monday to Friday, the hours worked on Saturday, and the hours worked on Sunday. The distribution of the hours in accordance with that classification is shown in the following table:

OCCUPATIONS.	MONDAY TO FRIDAY		SATURDAY		SUNDAY	
	Total Number Re- porting	Average Number of Hours Employed	Total Number Re- porting	Average Number of Hours Employed	Total Number Re- porting	Average Number of Hours Employed
Bookbinders,	22	43.58	22	6.32	-	-
Bookkeepers,	51	41.14	51	10.30	1	5.00
Box makers,	10	46.18	10	6.18	-	-
Brush makers,	7	45.43	6	6.55	-	-
Candy makers,	23	45.58	22	6.22	-	-
Cashiers,	26	41.54	25	9.53	3	10.40
Clerks,	28	41.27	28	8.45	1	9.30
Compositors,	27	43.23	27	7.01	-	-
Forewomen,	16	45.32	15	6.36	-	-
Nurses,	12	90.32	12	17.22	12	17.27
Saleswomen,	12	43.21	12	9.28	-	-
Stenographers,	63	35.06	63	6.16	1	6.30
Tailoresses,	11	46.49	11	9.24	-	-
Teachers,	59	35.24	19	4.01	4	2.22
Telephone operators,	39	43.32	39	8.17	29	8.14
Tobacco workers,	15	39.55	15	5.22	-	-
Waitresses,	7	49.34	7	10.51	4	6.07
Weavers,	4	50.37	4	7.07	-	-
TOTALS,	432	42.26	388	8.01	55	9.44

There were 432 persons who reported the average time worked during the five days from Monday to Friday as 42.26 hours. The persons reporting the average number of hours worked on Saturday numbered 388, the average number of hours worked being 8.01, while 55 persons reported the average time worked on Sunday as 9.44 hours.

In some instances the hours worked on Saturday were proportionately longer than on the other five days of the week; in other cases the hours of employment were the same; while in a few instances shorter hours were worked on Saturday than on the other six days.

Sunday work is reported by bookkeepers, stenographers, cashiers, waitresses, telephone operators, clerks, nurses, and teachers.

The third table, which follows, shows the average number of hours employed during the week after 6 P.M.

OCCUPATIONS.	AFTER 6 O'CLOCK P.M.	
	Total Number Reporting	Average Number of Hours Employed Weekly
Bookkeepers,	16	5.13
Brush makers,	1	1.30
Cashiers,	16	11.34
Clerks,	14	4.15
Compositors,	3	3.50
Forewomen,	1	1.00
Nurses,	10	58.12
Saleswomen,	2	10.45
Stenographers,	9	2.03
Tailoresses,	1	12.00
Teachers,	24	7.20
Telephone operators,	17	14.04
Waitresses,	7	10.00
TOTALS,	121	12.05

There were 121 persons who reported that the average number of hours worked during the week after 6 P.M. amounted to 12.05. This average is largely influenced by the work of 10 nurses, who reported 58.12 hours worked after that time. The other persons obliged to work after 6 P.M. were bookkeepers, stenographers, saleswomen, cashiers, waitresses, telephone operators, forewomen, compositors, brush makers, tailoresses, clerks, and teachers.

LABOR LEGISLATION IN 1906.

As we have stated in previous reports of labor legislation the Bureau's classification is arbitrary and broad in its scope, embracing as it does all legislation pertaining to education—compulsory, industrial, and technical—trade schools, old-age pensions, licensing of trades, etc., in addition to wages, hours of labor, employers' liability, and other purely labor matters.

We append a list of the labor bills which claimed the attention of the Legislature of 1906. Approximately one-third of these bills became laws, and in order that such bills as were enacted into law may be plainly seen we have used the asterisk after same to so indicate.

Following the labor bills are the titles of the acts and resolves passed during the session, each considered separately. Only the titles have been given with the number of the chapter, so that the reader desiring fuller information can refer to the respective chapters in the Acts and Resolves of Massachusetts for 1906.

BILLS.

- To extend the time within which report shall be made by the commission appointed to consider the needs for technical education in the different grades of industrial skill and responsibility.*
- To provide that New Year's Day shall be a legal holiday.
- Relative to the inspection of boilers.*
- Relative to the licensing of barbers.
- Relative to the liability of employers to employees.

- Relative to the appointment of examiners of plumbers.
- To authorize cities and towns to establish a pension fund for teachers in the public schools.
- In favor of the New Bedford Textile School.*
- Relative to granting licenses to engineers and firemen.*
- Relative to the licensing of minors in cities of the Commonwealth.*
- To abolish the granting of special licenses to engineers.
- Relative to the inspection of steam boilers and engines.*
- To authorize the chief of the district police to extend the service of State inspection to construction inspection of steam boilers.
- Relative to the licensing of electricians and the supervision of the electrical business.
- Relative to the observance of the Lord's Day.
- To authorize the retirement of employees of the Commonwealth in certain instances.
- To regulate the hours of employment of street railway employees.
- To provide for the commitment of habitual truants, habitual absentees, and habitual school offenders.*
- Relative to removals and suspensions from office and employment of police officers in the classified civil service.*
- Relative to the illegal employment of minors and to the duties of truant officers.*
- Relative to the liability of employers.
- Relative to licensing of hawkers and pedlers.
- Relative to the hours of labor of women and minors employed in the manufacture of textile goods.
- To constitute eight hours a maximum day's work for public employees.*
- To allow peaceful communications with applicants for positions during strikes, lockouts, and labor disputes.
- Relative to the commission on industrial and technical education.*
- In favor of the Bradford Durfee Textile School of Fall River.*
- To provide a penalty for failure to allow certain employees of jails and houses of correction two days off in every month.
- Relative to the maintenance of ambulances by certain employers of labor.
- Relative to the intimidation of employees.
- Relative to pensioning members of the police department of the city of Boston.
- To provide for the protection of persons making assignments of wages.
- To establish a system of old-age pensions.
- To provide for suitable sanitary conditions in foundries.*
- Relative to removals, suspensions, and transfers in the civil service.
- To authorize cities of 100,000 inhabitants or more to maintain employment offices.
- To authorize cities to pension call firemen or substitute call firemen.*
- Relative to age limits in the civil service.
- To authorize county commissioners to pension certain employees of jails and houses of correction.
- To extend the application of the civil service law to counties.
- To authorize the placing of the heads of departments of municipalities under civil service law.
- To provide for licensing railroad telegraphers.
- In favor of the Lowell Textile School.*
- To better secure policy holders in employers' liability companies.
- To provide for the better protection of labor and material, men under mechanic liens.
- Relative to the hours of labor on public works and buildings.
- Relative to the compensation of employees of the Glen Mills in the town of Holden.
- To establish the Saturday half-holiday.
- Relative to an amendment of the Federal Constitution enabling Congress to enact laws regulating hours of labor.
- Relative to the employment of public school teachers through the State Board of Education.*
- To provide for the establishment of trade schools.
- To authorize cities to establish retirement pension funds for their employees.
- Relative to the assumption of risks by employees.
- Relative to the recovery of damages in cases of death caused by accidents to employees.*
- To provide for the establishment and maintenance of free employment offices in the cities of Boston, Fall River, Springfield, and Worcester.
- To authorize women wage-earners to vote at municipal and town elections.
- To provide compensation to workmen for accidental injuries suffered in the course of their employment.
- Relative to negligence of railroad or street railway companies or their employees.
- Relative to hawkers and pedlers.*
- Relative to the hours of labor of clerks in retail stores.
- Relative to the assignment of wages.*

- Relative to work in manufacturing establishments on the Lord's Day.
- Relative to the employment and school attendance of minors.*
- Relative to assignments of wages to be earned in the future and for other purposes.
- To provide for the establishment and maintenance of free employment offices in certain cities.*
- To provide for the establishment of free employment offices.
- To establish a court in the city of Boston for the care, custody and discipline of juvenile offenders.*
- Relative to the employment of women and children in manufacturing or mechanical establishments.
- To provide that ten hours shall constitute a day's work for certain employees of railroad companies.
- To preclude from certain occupations persons who do not declare an intention of becoming citizens of the United States.
- To require lenders of money on salaries of employees to file with employers copies of agreements of assignments under which claims are made.
- To prohibit the assignment of wages.
- Relative to the removal, suspension, or transference of persons holding appointive offices.
- Relative to the exemption of members of fire departments from the civil service rules.
- To authorize the city of Lowell to pension persons disabled in the fire service of the city.
- Relative to the licensing of newsboys in the city of Boston.
- To provide for the protection of workmen employed upon tracks of railroad companies.
- To authorize certain credit insurance companies to insure against accident to persons and against liability for injury to employees.
- Relative to the weekly payment of wages by counties.*
- Relative to the use of injunctions in the case of labor disputes.
- Relative to the fire departments and the civil service.
- To provide for publicity as to employment of city employees subject to the civil service laws and regulations.*
- To prohibit the ringing of bells and the use of whistles and gongs by manufacturers and others.
- To prohibit the unnecessary blowing of steam whistles.
- Relative to compulsory education.*
- Relative to delinquent children.*
- To establish the commission on industrial education.*

ACTS.

- Chapter 151.* An Act relative to the licensing of minors to engage in certain occupations in cities.
- Chapter 210.* An Act relative to removals and suspensions from office and employment of police officers in the classified civil service.
- Chapter 250.* An Act to provide for suitable sanitary conditions in foundries.
- Chapter 284.* An Act relative to the employment and school attendance of minors.
- Chapter 306.* An Act to provide for publicity as to the employment of city employees subject to the civil service laws and regulations.
- Chapter 345.* An Act relative to hawkers and pedlers.
- Chapter 370.* An Act relative to the recovery of damages in cases of death caused by accidents to employees.
- Chapter 383.* An Act relative to compulsory education.
- Chapter 387.* An Act relative to the inspection of steam boilers.
- Chapter 389.* An Act to provide for the commitment of habitual truants, habitual absentees and habitual school offenders.
- Chapter 390.* An Act relative to the assignment of wages.
- Chapter 399.* An Act relative to the employment of public school teachers through the State Board of Education.
- Chapter 413.* An Act relative to delinquent children.
- Chapter 414.* An Act relative to granting licenses to engineers and firemen.
- Chapter 427.* An Act to provide for the weekly payment of wages by counties.
- Chapter 435.* An Act to provide for the establishment and maintenance of free employment offices in certain cities.
- Chapter 476.* An Act to authorize cities to pension call firemen or substitute call firemen.
- Chapter 489.* An Act to establish the Boston Juvenile Court.
- Chapter 499.* An Act relative to the illegal employment of minors and to the duties of truant officers.
- Chapter 505.* An Act to establish the Commission on Industrial Education.
- Chapter 517.* An Act to constitute eight hours a maximum day's work for public employees.
- Chapter 522.* An Act relative to the inspection of boilers.

RESOLVES.

Chapter 1. Resolve to extend the time within which report shall be made by the commission appointed to consider the needs for technical education in the different grades of industrial skill and responsibility.

Chapter 6. Resolve relative to commission on industrial and technical education.

Chapter 56. Resolve in favor of the New Bedford Textile School.

Chapter 67. Resolve in favor of the Bradford Durfee Textile School of Fall River.

Chapter 68. Resolve in favor of the Lowell Textile School.

CURRENT COMMENT ON LABOR QUESTIONS.

[The Bureau does not necessarily indorse any of the views or opinions printed under this heading, its object being rather to present diverse views on labor questions, leaving the reader to draw his individual conclusions from the testimony or information supplied. The comments, as a rule, are presented in a condensed form; the titles of books, magazines, and newspapers, from which extracts are made, follow the articles, the date of publication, when known, being also given.]

The Inheritance Tax.

Boston Post.—Failing a thorough revision of the tax system in Massachusetts along equitable and scientific lines, it ought to be possible to correct at least one of the most glaring of its faults by providing for the taxation of successions and direct inheritances.

The lack of such a tax is a weakness in the Massachusetts scheme of taxation which should have been remedied long ago. Efforts to that end have been made from time to time with partial success; that is to say, the lower house of the Legislature has adopted measures to this effect, while the Senate has persistently refused to concur in such legislation. The question comes up again this year with the accumulated force of example in other States and popular demand here at home.

There is little that can be said in advocacy of this form of taxation which has not been said already. Its value and its importance stand fully demonstrated not only in theory but in experience; and the wonder is that Massachusetts should lag so far behind other intelligent communities on the matter.

No method of taxation is so little burdensome, none is so sure to reach taxable property, none is so productive for the State. The imposition of a tax upon direct inheritances will go far to equalize the burdens which now bear most heavily upon those of small means by reason of the ease with which large fortunes escape assessment during the lifetime of their possessors.

The bill now before the Legislature, while just, is by no means oppressive, estates of \$10,000 and less being exempt from the levy. — *March 23, 1906.*

President Roosevelt undoubtedly has struck a popular chord in his suggestions for the limitation of great fortunes, especially to the perpetuation of accumulations of wealth from generation to generation. But when, how, and at what point such restraint can be properly applied is a question of great complexity.

If it were possible to frame an income tax law that would stand the test of constitutionality in the

courts, that would be a long practical step forward. A tax on large incomes—on all incomes above an amount recognized as reasonably necessary—is no new or untried plan. It is done extensively abroad, without hardship and with excellent result. The difficulty here is to devise a method of levying such a tax by authority of Congress that shall not conflict with the Constitution of the United States.

The assessment of estates when in the probate court—imposing a tax upon inheritances—is a matter of State policy. It is hard to see how this can be done under federal law. Mr. Roosevelt says that a succession tax should be imposed by the national government, and “should be aimed merely at the inheritance or transmission in their entirety of those fortunes swollen beyond all healthy limits.” But he prudently refrains from indicating how this can be done.

It is a tremendous problem, unquestionably; and its equitable solution is a great desideratum and would tend to the ultimate welfare of all concerned. — *April 16, 1906.*

Boston Advertiser.—The remarks of President Roosevelt on the transfer of large amounts of wealth have been commented upon as a “scheme for limiting fortunes.” It is not that. It is rather a plan for limiting large bequests. That is, the President realizes that there is no constitutional way known, as yet, for limiting the amount of money any man may accumulate by his own efforts and his own wisdom, during the lifetime of the earner. But he does believe that it is possible for the law to say that no man may deed away during his lifetime more than a certain amount, nor will away more than a stipulated fortune. Whether the plan or suggestion is practical as to gifts made during the lifetime of the giver may be doubted. Apparently the President does not aim to prevent the gift of generous proportions—say \$50,000 at a time. Yet by giving away \$50,000 a day, day after day, John D. Rockefeller, for example, could in five years give away \$90,000,000. But a man cannot

will away his estate, through the probate court, more than once. A graduated inheritance tax is apparently what is in the President's mind, judging from his speech at the laying of the cornerstone of the representatives' building at Washington.

In the President's mind, but not in the President's scheme for legislation. We have had occasion, before this, to say that Theodore Roosevelt, the man, has many ideas which, as Theodore Roosevelt, the President, he has no intention of asking Congress to carry out. In his speech of Saturday he was discussing something which he has thought about a good deal, of late; but his closest friends know that the President has thought of many things which seem to him, at this time, too radical to press to legislation. The idea of compelling American corporations, doing an interstate business, to take out federal licenses, revocable by a commission or by the federal courts, is another example of this. The President has not suggested such a thing to Congress, because he has never been able to think that Congress was ready to adopt such a suggestion. So, as to this plan for a graduated inheritance tax; he has thought about it much, but has never asked Congress to adopt such a plan. If that comes at all, he believes, it will come only in the quite distant future. — *April 16, 1906.*

Boston Herald. — The President's suggestion in his address on Saturday of a legal limitation upon the size of fortunes in this country is a radical step in advance even of the rate-fixing policy which he "lifted" from the Democratic platform. The Bryan resolution of 1896 went no further than to recommend a graduated income tax; but the President's idea is to put a limit to the principal sum of a fortune that may be either given in life or bequeathed at death. His words were:

"As a matter of personal conviction and without pretending to discuss the details or formulate the system, I feel that we shall ultimately have to consider the adoption of some such scheme as that of a progressive tax on all fortunes, beyond a certain amount, either given in life or devised or bequeathed upon death to any individual — a tax so framed as to put it out of the power of the owner of one of these enormous fortunes to hand more than a certain amount to any one individual; the tax, of course, to be imposed by the national and not the State government. Such taxation should, of course, be aimed merely at the inheritance or transmission in their entirety of those fortunes swollen beyond all healthy limits."

This is not exactly Socialism, because it does not aim to prevent the accumulation of large fortunes, and it purposes to take the excess for the use of the government, not for the benefit of the individuals who in mass constitute the government. But it is certainly a novel suggestion to come from a President of the United States elected by the help of the moneyed classes. In England, where they have made a deeper study and a more general application of this form of taxation, the advanced Liberals are now considering an increase of the "death duties" to accomplish in part the end which our President has in view. In an article on this subject in the *Westminster Review* for April Mr. W. T. Bell advocates "an increase in the death duties to such an extent as to make it practically impossible for any family having accumulated sufficient capital to live on the income derived from it without exertion for generation after generation; in short, a tax on idleness, or at any rate non-productivity." The writer holds that the "non-pro-

ducing but consuming capitalist" — the man who lives from his investments or landed property — is a drone in the hive, and should be discouraged. These persons, he says, who recognize no obligation to the community beyond the taxes which they are unable to evade, constitute so much dead weight, the burden of which falls upon the workers and producers of the world. And this, he contends, is bad not only for the community, but for the individual, for "it is not in the best interests of any one to leave him such a substantial fortune that it is unnecessary for him to do anything toward his own living." He quotes from Alfred Nobel, the founder of the Nobel prizes from the income of \$10,000,000 which he left, this saying: "Experience has taught me that great fortunes acquired by inheritance never bring happiness; they only dull the faculties. Any man possessing a large fortune ought not to leave more than a small part of it to his heirs, not even to his direct heirs — just enough to make their way in the world."

To further this plan Mr. Bell proposes to increase the death duties on all estates over \$25,000. The present duties in England begin with a 1 per cent tax on estates above \$500 and not exceeding \$2,500, and progress gradually to a 5 per cent tax on estates of \$250,000 up to 8 per cent on estates of \$5,000,000 and over. This tax is certainly not confiscatory, and will not tend to discourage the accumulation of large fortunes nor to encourage industry in those who inherit them. Mr. Bell proposes a tax of 10 per cent on estates from \$25,000 to \$50,000, and increasing to 20 per cent on estates of \$500,000 and over. The proceeds of these taxes he would have regarded as strictly capital, no portion of it to be used in defraying current expenses. By treating it as capital, the annual revenue from the accumulation could go toward the payment of national expenditures, and so reduce taxation and help in the extinguishment of the public debt, which now costs Great Britain \$135,000,000 annually for interest.

The cardinal idea of the scheme is "to make it practically impossible for any section of the community to remain indefinitely outside the circle of workers and producers." But President Roosevelt's scheme is broader and deeper than this. He would tax active and invested capital alike — the "quick and the dead" — when it passed a certain point. He would tax it, beyond a certain amount, "either given in life or bequeathed or devised upon death to any individuals" so as to "put it out of the power of the owner of one of these enormous fortunes to hand on more than a certain amount to any one individual." Under this scheme Marshall Field would not have been permitted to bequeath \$100,000,000 to his two little grandsons, nor could Mr. Rockefeller give \$1,000,000 houses to his grandchildren, or distribute his billion among his children. It is certainly a very radical proposition, and it will be interesting to observe how it is received by some of the President's plutocratic supporters. — *April 16, 1906.*

Two things are noticeable in President Roosevelt's suggestion of "a progressive tax on all fortunes of a certain amount." First, he does not proclaim it as a personal or party policy, but only as "a matter of personal conviction." Second, he does not say the time has now come to urge this principle, but that "we shall ultimately have to consider some such scheme." "Ultimately" leaves a wide margin of distance.

And yet, though the President does not assume

to commit his party or his administration to the scheme, nor urge its immediate consideration, the fact that he is the head both of the government and of the party gives an importance to his utterance which it could not have acquired coming from any other person. Another noticeable thing is that the President does not favor a tax to limit the growth of great fortunes, as a graduated income tax, if high enough, would do, nor define what he regards as the "healthy limit" of a fortune. Is a million enough, or may a man give away untaxed in life or bequeath at death two millions or five millions? The President does not indicate his opinion. Many persons see in the use of great fortunes in controlling production or transportation, or in influencing politics, a menace to the public good. But it is only when the accumulator of such a fortune undertakes to give away during his life or to devise upon his death one of these "enormous fortunes" that the President would have the tax gatherer step in and put it out of his power to "hand on more than a certain amount to any one individual." This would prevent the multiplication of "gilded youths," and of drones in the public hive, if authority could be found for it.

Better late than never is a good rule in many matters, and the inheritance taxes in this country and the "death duties" in England are levied and collected on this principle. Heretofore, however, these taxes have been levied chiefly to produce revenue, not primarily to prevent the "passing on" of great fortunes. In England the heaviest tax is 8 per cent on all estates over \$5,000,000. On estates of \$250,000 it is $4\frac{1}{2}$ per cent. In this country the rate of State inheritance taxes is generally less, and no State has undertaken to tax money "given in life."

The President's suggestion on this matter has diverted public attention from everything else in his address. The "man with the muck rake" is forgotten in considering the possible effect of the coming of "the man with the new tax rake." And in the opinions already expressed on this question, which may become an issue, the division is not on party lines. Some Republicans rather timidly favor and others openly condemn it; and the same is true of the Democrats, though a greater proportion of these are disposed to view it with approval. — *April 17, 1906.*

The ethics and the effects of the concentration of great wealth in the hands of relatively a few individuals is not a new question in this country. President Rutherford B. Hayes is said to have suggested that some means be devised to limit individual fortunes to \$3,000,000, and Mr. Bryan once favored a still lower restriction. How he would feel now that he is something of a capitalist himself does not yet appear. The "haves" are quite apt to view the matter differently from the "have nots."

Four years ago a score or more of well known men, representing business, professional, and the intellectual life, gave their opinions on this subject in a "symposium." *Carroll D. Wright* dealt with the statistics. He showed that the tangible property of the country in 1900, at its market value, was worth \$94,000,000,000. The total money in the country in 1902 was nearly \$2,500,000,000 or \$31.94 per capita, as against \$14.06 in 1860. The amount of deposits in 1,007 savings banks in the same year was \$2,597,000,000, owned by 6,358,723 depositors, an average of \$408.20 for each. The average per capita of

these deposits for the whole population was seven times greater in 1902 than in 1860. The number of depositors in 1905 had increased to 7,696,228, and the deposits to \$3,261,236,119, an average of \$423.74, showing a steady increase in this form of diffused savings, which in the aggregate exceeded the total debt of the United States and the total estimated supply of money in the country.

Charles R. Flint, an astute and successful business man of New York, regarded the centralization of wealth as "at once a cause and effect of industrial progress, a necessary outgrowth of expanding commercial activities, and an indispensable factor in their future growth." As a result of the employment of aggregated capital in multiplying the activities of the nation, and constructing the great systems of communication, production, and distribution, "there has never been a time in the history of the world when the people, from the humblest worker to the highest directive genius, enjoyed comforts, and what in ages past would have been deemed luxuries, as they do to-day." In Mr. Flint's view, "the great fortunes of to-day, at which one hears an occasional outcry, are working under this same natural law for the public good; since they are invariably held as shares in corporations subject to the will of the majority of shareholders, and guided in the ways of industrial wisdom by leaders of superior intelligence and experience. Even when such fortunes pass by inheritance into the hands of degenerate descendants their influence for good is but little impaired, since this wealth is in corporations under the control of the 'fittest.'"

Russell Sage's view of the question is equally characteristic. "The whole thing," he said, "is governed by the principle of autonomy. Intelligence, industry, honesty, and thrift produce wealth, and those who possess such qualities are best fitted for its custody; whereas it is obvious that persons who are unable to acquire money are necessarily not capable of its proper use or care. So long as some men have more sense and more self-control than others, just so long will such men be wealthy, while others will be poor." Mr. Sage advances the rather novel theory that "there are some persons who ought never to have money, not only because of the injury its possession might work them, but on account of the very much greater harm that it might in their hands do to the community." There are not wanting conspicuous examples to support this view. The old financier's personal idea was that "the chief responsibility of the man of wealth is in the using of his money for purposes that will do the greatest good to the greatest number; in the creating of opportunities for the masses. The founding of great industries serves such a purpose."

The late *Prof. Sumner* of Yale treated the question in its economic aspects, and maintained that "the concentration of wealth in large masses under the control of a few is indispensable to the successful execution of the tasks which devolve upon society in our time," on account of the "great scale on which all societal undertakings must be carried out, and the transcendent importance of competent management—that is, of the personal element in direction and control." He declared that the attempt to distinguish between joint stock aggregations on the one side and individual fortunes on the other is "a product of current social prejudice, and is not valid." Furthermore, he said:

"It is obvious that 'concentration of wealth' can never be anything but a relative term. Between

1820 and 1830 Stephen Girard was a proverb for great wealth. A man equally rich would not to-day be noticed in New York for his wealth. In 1848 John Jacob Astor stood alone in point of wealth. To-day a great number surpass him. A fortune of \$300,000 was then regarded as constituting wealth. It was taken as a minimum above which men were 'rich.' It is certain that before long some man will have a billion."

Perhaps this prophecy is already fulfilled, for John D. Rockefeller is credited with having a billion.

James J. Hill, the "railway king," took a very practical view of the question. "Consolidation of wealth," he said, "does not mean the hoarding of money in a bag that its single possessor may delve up to his armpits in it. It means rather the effective organization of effort—the intelligent use of money which represents exerted physical or mental energy." And he laid down the law, which has certainly been exemplified in his own career, that "no man grows wealthy along broad and legitimate lines without turning the resources of nature into remunerative channels of usefulness for the talents of other men."

Treating of the social aspects of these great fortunes, Ernest H. Crosby said that "Wall street is the true plutocratic capital, and the new aristocracy is naturally taking shape in the city of New York." Noting the rapid growth of the standard of wealth he observes that:

"A young bachelor with a million of his own is to-day considered fairly well off, but he can hardly be looked upon as a marrying man. For a match-making mother to give her daughter to such a man would be to condemn her to perpetual comparative penury when the day of the billionaire arrives. It is generally admitted by the best authorities that a couple can marry safely on five millions, but there is no telling how long the quotations may remain at that figure. Ambitious men with a fortune of that size ought to marry at once while the market is favorable."

There is more truth than irony in this, as Mr. Reginald de Koren certified in writing that "the consolidation of the great fortunes in our largest city develops an idolatry of money in the society of that city which is sometimes shocking in its frankness and in the ignoring of the higher ideals of refinement and character to the furthering of which money alone should be utilized."

Two methods of limiting or retarding the centralization of wealth in individual hands have been suggested—a graduated income tax and an inheritance tax. The former has been declared unconstitutional by our supreme court. The latter is in operation and has been sustained in some of the States and in England, but is nowhere heavy enough seriously to affect the principal of any fortunes. It remains to be seen what the country will think of the suggestion of a progressive tax on all fortunes, levied with a view to limiting the amount that may be given or devised to any one individual.—*April 21, 1906.*

Boston Commercial Bulletin.—The New York inheritance tax, which has recently become a law, has aroused a great deal of indignation from executors of estates of persons not residents of New York. In accordance with the law, the transfer offices of New York corporations will not transfer stock standing in the name of a deceased person until the inheritance tax has been paid, and when the deceased is a resident of Massachusetts

or any State other than New York, it is not surprising that the heirs raise a protest at being obliged to pay tribute to the State of New York before the property can be divided.

Even American Telephone and Telegraph stock, which we regard as a Massachusetts corporation, is incorporated in New York, and holdings of this stock as well as holdings of New York Central and all other New York corporations are liable to a heavy inheritance tax when the owner dies.

To avoid payment of this tax, which seems an unjust burden on Massachusetts estates, large blocks of stock have been transferred from the names of elderly people to the names of their sons or other younger relatives.

Of course if the young man dies before the old man, this transfer during the life of the real owner has only made more trouble and expense to the estate.

The difficulty is easily surmounted by having the stock transferred to the name of a firm of bankers, who endorse the certificates in blank and return them to the owner. He puts the certificates in his safe deposit box, and his bankers pay over to him the dividends as they are received.

Should the firm dissolve, it is merely necessary to transfer the shares to another firm. The certificates thus are always a good delivery for sale at any time, and on the death of the owner his heirs cannot be made to pay a tax to the State of New York, for when the executor divides the estate he fills in the names of the heirs to whom the property is to pass, on the back of the certificates, sends the certificates to the transfer office, and the new certificates are issued at once.

This method of escaping the payment of an unjust tax calls to mind the fact that April is the month when the tax-dodgers of Massachusetts plan to escape payment of the personal and poll taxes that are assessed on the first of May.

The Massachusetts railroads, telephones, and other stocks non-taxable in this State, usually enjoy a good rise in the month of April from purchases by people who want to be found with them on May 1.

There are men who purchase United States bonds on April 30 with a written agreement from the banker who sells, to take them back on May 2 at one-eighth less than the purchase price. This enables them to swear that all their personal property was in non-taxable securities on May 1, and they regard themselves as very clever. Perhaps their bankers have a different opinion of them.—*April 21, 1906.*

Chicago Tribune.—If the genius of the President succeeds in formulating a system, which he does not at present pretend to do, he will have done more to deprive anarchists and agitators of their fuel for class hatred than could be done in any other way.

New York World.—To tax fortunes "given in life" might indeed prove so difficult as to compel in practice the substitution of an income tax. But neither this nor the proposed inheritance tax is revolutionary or alarming.

New Orleans Times-Democrat.—This attitude of the President has been and will be very generally indorsed by all those who have regard for the danger to society in the enormous fortunes which have been accumulated in recent years, until the individual casts a shadow over human affairs entirely disproportioned to his substance.

Baltimore Sun.—There can be no doubt that his proposition to limit the size of great fortunes—

a fortune as large, for instance, as Mr. Rockefeller's alleged accumulation of \$1,000,000,000—will lead to an earnest and widespread discussion in this country.

New York Journal of Commerce.—This proposal will be hailed through the length and breadth of the land as the most welcome and effective means that could be devised for arresting the dangers accumulating so overwhelmingly from the creation of intolerably inordinate fortunes.

Philadelphia Press.—In the end, his abrupt introduction of this new tax at death, sweeping away all of an inordinately large fortune over a certain sum, is wise, possible, and will probably be recognized as symptomatic rather than important.

Philadelphia Record.—Punishing men during their lives for getting too rich, if such a thing were practicable, would be better than postponement till the end, letting inordinate accumulation go on, and then punishing the heirs.

St. Louis Globe-Democrat.—The President notes that this is a time of great unrest, and he would meet the issues with truth and courage. He advances the idea that the transmission of vast accumulations of property to a single heir might properly be subject to a repressive national tax, and that it might be well to place all large corporations under national supervision. These are large conceptions, and not likely to decrease the unrest at a time when other important questions are more immediately in hand.

Philadelphia Inquirer.—President Roosevelt's suggestion that it may ultimately become necessary to undertake the dissipation of great fortunes by a use of the taxing power is not likely to be followed by the adoption at any early date of the remedial measures which he indicates as appropriate, but it will serve to concentrate the public attention upon one of the problems of the day, and it will certainly provoke a widespread discussion which will hardly fail to be interesting, and which may be profitably illuminative. There is no doubt that the subject is one with which the public thoughts have for some time been increasingly exercised.

Minneapolis Tribune.—American newspapers talk about the President's idea of a tax upon wealth as if it were something novel, if not monstrous. The English newspapers take no such view. They are not in the least surprised at the President's suggestion. The idea is entirely familiar there.

The purpose of taxation in Great Britain and in the best governed countries of the continent is to raise revenue for public purposes by the taxation of wealth in proportion to its ability to pay. They have no notion there of raising revenue by taxation of imported articles in order that domestic producers of the same articles may sell them for two prices to domestic consumers. Even the countries with a high protective tariff use it for expansion of industry and commerce, rather than for the taxation of consumption in order that wealth may escape.

Besides a pure revenue tariff on articles not produced at home and an excise tax on spirits and tobacco, Great Britain has for many years had a graded income and inheritance tax. In most continental countries the real estate and personal property taxes themselves are carefully adjusted to the earning value of property. Even in countries without a nominal income tax, owners of property really pay one by being assessed on the earning power of their property and business.

We know of no civilized country in which wealth escapes paying its fair share of taxation to the government to the extent that it does here. We think this is because the American people, whose prejudices and prepossessions govern legislation, do not seem able to conceive any other kind of taxation than the general property tax. This cannot be made to reach the great mass of capitalized wealth outside of land.

In the blind determination to assess and collect the general property tax on personal property, money and credits, the American system fails to get any revenue whatever from most of these, and a great mass of wealth goes free.

New York Independent.—But the palpable veracities which belonged to the sermonic portion of the President's address are not its important feature, but the episodic paragraph in which he gave it as his personal and private opinion, not yet ready to be made a distinct party policy, that extravagant wealth should be limited by progressive taxation of incomes and inheritances; and that this should be by federal and not State legislation. Graduated taxation is now impracticable, because not within the province of the national government under our constitution as interpreted by the supreme court, but it is by no means a novel theory. Various States tax inheritances, and Great Britain and other nations adopt the principle of progressive taxation of incomes, by which a man with the income of a half-million dollars pays a larger per cent than one whose income is but \$5,000.

This is a doctrine that has been stoutly defended by political economists elsewhere, and by advanced theorists in this country. It is what we have been familiar with from socialists and populists, who have put the graduated tax in their platforms; but it is not what would have been anticipated from the head of the republican party in the country, of the party which has been called the capitalists' party, and whose leaders have been pictured with dollar marks all over them.

But Mr. Roosevelt evidently believes in educating his party. He has led it in the matter of the control of the railroads, so that not a few so-called maguates regard him as more dangerous than Mr. Bryan. We doubt if, in a presidential election in which Mr. Roosevelt and Mr. Bryan were the opposing candidates, the insurance and trust companies would be as ready as they have been to pay their hundreds of thousands into the republican treasury. Yet Mr. Roosevelt is right, and his "personal conviction" will be that of many others; and one of these days it will be embodied in national legislation. It is the conclusion which the civilized world is coming to.

Robert C. Goodale.—The letter on the operation of the inheritance tax, appearing in your columns a few days ago, while clearly instancing the unfair and imperfect operation of the New York and Massachusetts inheritance tax laws in certain cases, demands a fundamental change in their scope and application which is not required for the correction of the defects which the writer and a former correspondent have pointed out. These changes would render inheritance taxes inequitable and to a considerable extent ineffective.

The double taxation of Boston and Albany stock arises, as your correspondent himself points out, from the incorporation of that railroad in two States. The double taxation of the inheritance of any corporate shares, when the owner lives in a State imposing an inheritance tax, and owns stock

in a foreign corporation, arises from the taxation of stock, a form of intangible property, where the corporation is chartered, regardless of the residence of the owner, the location of the stock, or the location of the actual property of the corporation in which the stock represents an interest.

Neither of these faults arises from the taxation of actual tangible property, real or personal, where it lies — and the reasons against the exception of tangible property from the inheritance tax in the State where it is located seem to me far stronger than any reasons for its exception. Agitation directed toward concurrent legislation in the various States imposing inheritance taxes, providing a basis for the taxation of shares in corporations chartered in more than one State according to amount of property owned in each State, or toward the exception of intangible personal property, such as corporate shares, from taxation anywhere except in the State or domicile of the owner, is highly desirable. All inheritance tax laws, to be absolutely equitable, should also provide for the exemption of such property of residents as has paid an inheritance tax in the State where it is located, to the extent of the tax so paid.

But your correspondent asks, because of this plain and readily correctable fault in the application of the inheritance tax to certain corporate shares, not that the fault be corrected, but that all property of non-residents shall be freed from the inheritance tax, while residents be subject to it. By this means all real property in any State, owned by non-residents, would be absolutely freed from liability for any inheritance tax anywhere, since no State can tax the succession to real estate beyond its own borders, having control of neither the property nor its descent; and all personalty in the State, owned by non-residents residing in States or countries imposing no inheritance tax, or by persons willing for avoidance of taxes to establish such residence, would also be exempted.

The prevailing trend of public opinion makes it not improbable that Massachusetts will enact a progressive inheritance tax law bearing more heavily than does the present collateral inheritance tax upon inheritances of large accumulations of wealth. Such a tax, in order to be either fair or effective, must apply not only to wealth within the State owned by residents, but to wealth in the State owned by non-residents. Otherwise a plain injustice would be done property owners residing in the State, and a quite appreciable advantage given to foreign capital and ownership.

It appears clear that neither the people of Massachusetts nor of any other State will consent to thus emasculate a law, two of whose principal recommendations are its fair and equal application and its certainty of reaching with impartiality all the property in the State, including much which now escapes all other taxation.

Although the inheritance tax, effective only after an owner's death, is less likely than other taxes on personal property to be dodged by removal of residence, sound policy is against making the tax readily avoidable by those great fortunes upon which a graduated inheritance tax is intended to bear most heavily, by the simple expedient of removal of "residence" from the State.

It would seem that inheritance tax legislation should exempt such portion of the estate of residents as, located abroad, are there subject to inheritance tax, at least to the extent of such tax. Thus all double taxation can be avoided in the

application of this tax, without the injustice to residents, the preference to foreign property owners, and the opportunity for evasion and fraud inevitably incident to the exemption of all property of non-residents.

It is also more equitable in most cases that taxes upon property should avail for the benefit of the community or State that bears the burden of the protection of that property and of the maintenance of those public utilities upon which the value and profit of property depends, and whose citizens contribute by their enterprise and industry to the property's increase, than that it should avail for the benefit of the State or residence of owner. — *In Springfield (Mass.) Republican, February 10, 1906.*

Springfield (Mass.) Republican. — Notwithstanding that public clamor mostly concerned itself with the free silver demand, there was, nevertheless, no part of the program of the Bryan crusade of 1896 which better reflected a dangerous spirit, as viewed by the wealthy classes, than that which called for a tax on excessive incomes, and which contemplated possible changes in the personnel of the supreme court in order to bring it about. And popular report credited Theodore Roosevelt with being among those most alarmed.

Time passes, and fortune has so dealt with Mr. Roosevelt as to place him in a position where conservatism is usually cultivated at the expense of opposite tendencies. Yet there now comes from him a suggestion quite as radical in the matter of dealing with excessive individual accumulations of wealth. He does not propose a progressive or graduated income tax, but "the adoption of some such scheme as that of a progressive tax on all fortunes, beyond a certain amount, either given in life or devised or bequeathed upon death to any individual — a tax so framed as to put it out of the power of the owner of one of these enormous fortunes to hand on more than a certain amount to any one individual; the tax, of course, to be imposed by the national and not the State government. Such taxation should, of course, be aimed merely at the inheritance or transmission in their entirety of those fortunes swollen beyond all healthy limits."

This means a federal legacy and inheritance tax whose rate rises with the amount of property involved in any particular legacy or succession. It differs essentially from the graduated income tax only in that the latter seeks to prevent excessive individual accumulations in the first place, while the former aims to scatter them after being accumulated. What might seem to be a qualifying remark appears in this part of his speech of Saturday. He says: "We should discriminate in the sharpest way between fortunes well won and fortunes ill-won," etc., but this is mere "obiter," as the lawyers would say, without force or effect, for a tax law which undertook to discriminate in this way would be the joke of the time. What Mr. Roosevelt proposes is a federal tax on legacies and successions, either given in life or taking effect at death, above a minimum amount and with the rate graduated or rising with the amount above the minimum.

This is indeed calculated to arrest attention, and if there be those who thought the President was moderating his views of corporate aggrandizement and swollen individual possessions, they will now be forced to revise their impressions; for in this suggestion we have the most practically radical proposal which has as yet come from Mr. Roosevelt

in relation to the great problem of startling inequality in the distribution of the product of our industrial society. It is entirely competent for the federal government, under the Constitution as interpreted by the supreme court, to impose such a restrictive measure of taxation, and the whole question thus turns upon the merits of the proposed measure and the advisability of federal action in the matter as against State action along the same lines.

Public opinion is undoubtedly ripening very rapidly in favor of radical measures for arresting these present tendencies in wealth concentration, and the President's suggestion affords good evidence of the fact. His general proposition will find assent from among economists and strong assent from among the people. We shall hear more of it as time goes on; but with many of the States already moving slowly in the same direction, there will be strong dissent against federal assumption of this taxing power to the further and apparently needless centralization of American government. — *April 16, 1906.*

Some extreme language is being used to express conservative feeling regarding President Roosevelt's proposal of a federal progressive inheritance tax. It is called "socialistic" and "anarchistic" in the same breath, and other like terms are employed without much regard to their meaning. But it should not be supposed that what passes as conservative opinion is unanimous in the matter. The *New York Mail*, a republican organ, claims to have found, in a canvass of Wall street opinion, several wealthy men who would approve both an income tax and a progressive inheritance tax, and the *New York Journal of Commerce*, an organ of the mercantile interests, says:

This proposal will be hailed through the length and breadth of the land as the most welcome and effective means that could be devised for arresting the dangers accumulating so overwhelmingly from the creation of intolerably inordinate fortunes. The underlying feeling of the country has been one of deep discouragement at the difficulty of placing this appalling tendency under control. The President's suggestion opens a feasible way to remedy.

But much depends upon how the idea is applied. As to the principle itself, no serious objection can be made. It finds approval among economists, and a quite extended application. Reference has already been made to the English practice. The British government imposes a double system of taxation upon decedent property. First are the "estate duties" which apply to the whole property, real and personal, and these duties are graduated, running from one per cent on estates valued at from \$500 to \$2,500 to eight per cent on estates of \$5,000,000 and upward. Mr. Roosevelt's proposal has nothing to do with thus taxing estates before their distribution. Then there is a legacy duty which applies to inheritances of personal property from the estate and which runs as high as 10 per cent, according to the degree of relationship, the highest rate applying to strangers in blood or collateral heirs. Then there is the succession duty which applies to inheritance of real and leasehold property and which is likewise graded up to 10 per cent according to relationship. Thus the death taxes in England may go as high as 18 per cent.

Nor is the progressive inheritance tax unknown in the United States. Several of the States, including New York, apply direct as well as collateral inheritance taxes, though not progressive, and Illinois, we believe, has a graded direct inheritance

tax whose validity has been affirmed by the United States supreme court. The United States government imposed graded inheritance taxes during the Civil War, and again during the Spanish War; but the rates in nearly all these cases have been mild compared with conservative England's policy.

Now objection is made to the Roosevelt proposal that it would reverse the well-known and hitherto invariably applied principle of increasing the tax rate as remoteness of relationship or consanguinity increases. Thus, following the principle as applied in England, the State of New York taxes collateral legacies five per cent and inheritances by direct or lineal heirs only one per cent. As Mr. Roosevelt's idea is to scatter great fortunes, rather than encourage their family continuance, the direct inheritance must be made to bear at least as high a rate, graduated to the amount which passes, as the collateral inheritance will bear.

Such a reversal of the common principle or practice is regarded by the *New York Sun* as revolutionary and unconstitutional, since hitherto federal inheritance taxes have been imposed solely for revenue, while this would be imposed to compel the distribution of large fortunes, which would be "confiscation." Let us assume, however, that the President does not propose directly to prohibit "the inheritance or transmission in their entirety of those fortunes swollen beyond all healthy limits," but merely to graduate the tax so that it would weigh heavily enough on very large bequests to discourage the practice of transmitting a great fortune intact within the family. Could such a tax be regarded as either unconstitutional or revolutionary? If the States or the federal government may discriminate, in imposing inheritance taxes, in favor of family concentration in the transmission of wealth, what part of the federal constitution would be violated by a discrimination against undue family concentration?

The American doctrine, as established under Jefferson's leadership in Virginia, is against the rule of concentration within the family, as upon the first born, and against all effort to tie up estates for a perpetual family endowment. Would it then be so far contrary to American doctrine to encourage a further scattering of estates where they have become inordinately and dangerously large? And if, as the *Sun* says, a revenue purpose must be exclusively manifest in a federal inheritance tax law to make it valid, what becomes of the validity of a customs tariff law imposed not merely for revenue, but avowedly to tax some industrial classes for the benefit of others? That general welfare clause, which has so often been invoked heretofore to justify a use of the taxing power for other than purely revenue purposes returns in this case to trouble objectors exceedingly.

If the proposal is to prohibit absolutely the inheritance by any one person of, say, more than \$50,000,000, that is one question whose novelty compels hesitation in deciding upon its constitutional or economic standing. But if the proposal is to tax a \$100,000,000 or greater succession to a single individual, say 25 per cent, and to tax one of from \$50,000,000 to \$100,000,000 20 per cent, and so on down, it would appear that no principle is being given application which has not in one form or another received legal sanction in this country and found approval among all those who have at heart the perpetuity of democratic institutions. — *April 18, 1906.*

Francis N. Thompson. — As register of a

probate court I was interested in your editorial this morning upon President Roosevelt's proposal of a federal progressive inheritance tax. The United States tax during the Spanish War exempted legacies to husband or wife, but taxed legacies of from \$10,000 to \$25,000 to other parties at the rate of from three-fourths of one per cent to five per cent, according to the relationship, and when the share exceeded \$25,000, multiplied these rates by from one and one-half to three, according to its value, so that a legacy of over \$1,000,000 to a stranger to the blood of the testator would pay the United States a tax of 15 per cent, in addition to the State tax, whatever that might be.

This doubly progressive inheritance tax, in addition to the State inheritance tax, was capable of making the total tax exceed that of England, which you say "may go as high as 18 per cent." I have in mind a case in this country in which the estate of about \$50,000 paid 12½ per cent. Unfortunately, under the present State laws, it is sometimes the case that an inheritance tax is paid upon the same property in more than one State. If a United States law on the subject was accompanied by a repeal of the inheritance tax laws of the various States, it would cure that great and increasing evil; but the States would be slow to give up so considerable a source of revenue, and it seems probable that here in Massachusetts, instead of the repeal of our collateral inheritance tax of five per cent, we shall within a few years add a direct inheritance tax. I agree most heartily in the suggestion that the tax

should be so laid as to encourage the division of great fortunes, so far as it may, but the doubly progressive feature seems equitable in the vast majority of estates. Could both these ends be attained without reversing the scale after the shares reached a certain large amount, and would not such a reversal appear inconsistent?

The tax should be based upon the amount of the share, not upon the amount of the estate, as was the case until 1901 in Massachusetts. The United States law exempted shares not over \$10,000. The present Massachusetts law only exempts shares not over \$500. Neither law provided that securities transferred be viséed by any public officer. If the numerous state inheritance tax laws could be replaced by a national law, the advantages would be as great and of the same sort as when the operation of the 50 or so State insolvency laws was suspended by the passage of the national bankruptcy act. Much has been accomplished in the way of uniform State laws upon negotiable instruments, and it would seem that much may be accomplished in the way of uniform State laws upon divorce. This may be hastened by the United States supreme court decision upon which yesterday's *Republican* made interesting comments. In view of the objection to the repeal of inheritance tax laws by the various States, is not an effort for uniform State laws upon that subject more reasonable and practical than for a national inheritance tax law, however superior that would be in some ways?—In *Springfield (Mass.) Republican*, April 23, 1906.

INDUSTRIAL INFORMATION.

[This department of the Bulletin will contain information valuable to the manufacturer, merchant, and exporter, and the public generally. It is based upon the daily reports of the Bureau of Manufactures of the National Department of Commerce and Labor, as well as upon original reports filed in this Office. Those who are interested in the subject may obtain copies of the Massachusetts Labor Bulletin upon application to this Office. When file numbers are used, in order to obtain further information relating thereto, application should be made to the Bureau of Manufactures of the National Department of Commerce and Labor, Washington, D. C. The file number should be mentioned when writing.]

Introduction.

On May 15, 1903, the Bureau of Statistics of Labor issued its first circular of Industrial Information, noting the fact that Cuba offered an excellent field for the American shoe manufacturer. Copies of this circular were forwarded to manufacturers in the Commonwealth, stating that they would be mailed to citizens of Massachusetts upon request as soon as issued. In all, 25 of these circulars have been issued to date, but the material contained therein seemed to demand a more permanent record. Therefore, it has been decided in the future to issue similar statements in the Labor Bulletin under this head.

Trade Opportunities in India.

India is nearly equal in importance to China as a market for manufactured goods of almost every description, and Massachusetts enterprise should not neglect the opportunities that are there presented.

Two American concerns, dealers in miscellaneous merchandise,—the New York Export Association and the American Import and Export Association,—have their salesmen and branch houses in India, and are doing a good business, selling at wholesale

to the native dealers as well as others, while Heinz, the pickle and jam manufacturer, has his traveling men in India, and is doing well there. There are a few other instances where manufacturers of specialties (Sen-Sen, Scott's Emulsion, and others) are pushing for business through personal agents or branch houses, or both, and are doing well, but they are very few. Besides this lack of effort to show or sell American goods our dealers and manufacturers demand cash, since they have no way of determining the standing of their customers or assuring themselves that credits will be met, while the Europeans, having their men in the field, can and do give long credits with business safety and success.

The failure of American goods is not due to local prejudices on the part of the dealer or consumer. Probably 90 per cent of the merchandise imported into India is consumed by natives, and fully one-half of the importations are by non-English houses, many of them Parsees, Indians, and other Asiatics, whose trade instincts and habits are probably not controlled by any prejudice in favor of England or the English.

Brazil.

Industries that may be Developed.

It is often said that Brazil can never become a great manufacturing country, because of lack of fuel, and must therefore continue to depend on Europe and the United States for manufactured goods. This may be true of certain industries in which abundance of cheap fuel is a *sine qua non*; but many other industries do not necessarily depend upon coal fuel, and some of them need no fuel at all if they can get power from other sources. Brazil has an enormous amount of hard-wood fuel, and is supplied as few countries are with water power which is being made available by electric transmission. The entire eastern tier of States along the coast consist of a narrow belt of low coastal plain backed by a mountainous plateau ranging in elevation from 2,000 to 7,000 feet. Rain-fall throughout nearly all of this section is abundant, rivers are numerous and swift, with a steady flow of water and many falls, and the distances necessary for transmission to possible industrial centres are generally small. There is no reason why the same sort of development should not take place here as is now being witnessed in northern Italy.

The building up of these local industries will, it must be admitted, be detrimental to some of the interests of American exporters, but at worst it will only be the hastening of a process which has already begun and is certain to continue. A country with the natural resources of Brazil, animated by a determination to build up through protection and other means all industries which the nature of the country's raw materials make possible, is certain, in time, to cease to import many articles for which it now furnishes a market. It is well to recognize this fact frankly and to take steps to reap whatever benefit may be derived from the changing conditions. If Americans do not step in and take a hand in the development others will, and the indirect advantages flowing from the control of activities there will be lost to us. The new industries will reduce the demand for certain American products, but if they are either directly or indirectly controlled by Americans or fostered by them, they will create a more valuable demand for other American products, while the indirect effects of

familiarizing the people with American methods and enterprise will be incalculable.

The building up of local industries does not necessarily mean the cessation of a demand for imported goods even of the same lines as those produced by the native mills. A new country must build up its manufactures from the bottom, so to speak. The first steps will be with the coarser and cheaper grades, while better grades will continue to come from abroad. This is a result of inferior technical skill on the part of the workmen, poorer quality of the raw material, or the necessity which a new industry feels for a broad market such as can only be reached by selling to the great mass of the poorer portions of the population. In any case the growth of the local industries can not be a very rapid process, and the supplanting of foreign goods must advance slowly. Meantime a large market remains available and may be well worth striving for. There are many lines of goods Brazil can never produce herself, and her markets remain untouched by the development of manufactures which has already begun.

How to Secure Foreign Trade.

Any thoughtful man who will make a study of the organization and methods in Europe of many large American establishments whose goods are found in every available market will best learn how foreign trade is secured. At the threshold of such study he will see that the methods employed are the ordinary American methods fitted to slightly different conditions. He is apt to hear the view from the foreigner who would handle American products that conditions are wholly different from those in the United States, and that as the foreigner understands these best he can best sell American goods. The American manufacturer, on the other hand, is sometimes led to believe that an indifferent salesman who is able to speak several languages is quite fitted for the foreign trade. Experience has not confirmed either view.

The Instalment Plan.

Successfully Introduced into Peru — Valuable Hints for Manufacturers.

Consul-General A. L. M. Gottschalk writes from Callao that the sale in Peru of certain special lines of goods on the American instalment plan offers inducements that should encourage American manufacturers to establish agencies in that country for the sale of sewing machines, typewriters, etc., through the lease system so successfully carried out in the United States. The consul-general reports what has been already done in this direction by some of our enterprising manufacturers:

About 1899 a salesman for an European firm of watches and chronometers appeared here and offered to dispose of a comparatively large stock of watches on monthly payments, the purchaser's watch being kept in order, regulated, etc., at the vendor's expense until full payment had been made for it — a period of several months. The idea was new here and people rapidly became interested, and the traveler's stock, I am told, was speedily exhausted. He was not long in finding imitators, and one after another, in an incredibly short space of time, various companies were formed for the sale — at high prices but in small instalments — of furniture, kitchen and table ware, and other household goods.

These firms were known locally as "co-operativas," the idea being that the vendor and the pur-

chaser "co-operated" to secure the goods from the manufacturers or importers, who of course demand cash or short-time payment. The idea spread like wildfire, incredible numbers of such businesses—many of them possessing but insufficient capital—came into existence, and all sorts and classes of articles from household goods to store fittings, and even provisions, were sold "co-operatively" in this manner. With the competition thus generated the various "co-operativas" began to offer premiums in the shape of lotteries, each purchaser receiving a numbered ticket, and one out of every ten getting his goods free through the weekly drawings, etc.; and after many people had thus been induced to order much more than they could pay for, complaints of all sorts began to be heard. The "co-operativas" thereupon fell into disrepute and to-day are but very little resorted to, except by the poorest class of people.

That the instalment business, if carried on under the proper auspices and by means of legitimate business methods, has a future here, seems to have been proven by a new departure recently inaugurated in Lima by one of the large sewing-machine companies of the United States. Until a few months ago this concern's sewing machines had been fairly successfully handled by one of the large commission houses of Lima, which imported a number of machines yearly and sold them outright to retail customers or to local middlemen; but the sewing machine company believed that more could be done. Their suggestion that an instalment department be opened and that their goods be sold by the same methods as have made their success in the United States being disregarded by their agents here (the commission house in question), they promptly withdrew the agency, and sending out a special representative, established an agency on progressive and modern lines in Lima, which appears to be making successful instalment sales throughout Peru.

Articles That Would Sell.

I am somewhat surprised that certain other lines of American manufactured goods—typewriters, pianos, phonographs, automobiles, etc.—are not similarly handled in this part of Spanish-America. The articles are popular, and many people of financial responsibility, but of moderate means, could be induced to purchase them if facilities were available other than ordering through a commission house, and after months of waiting having to make a large cash outlay for an article which once out of repair costs no end of time and trouble to have put in order. Particularly true is this of the typewriter business in Peru. Of the three or four makes in use here only one is available on time payments, and that through a local middleman at a prohibitive price. These machines are rarely satisfactorily repaired, and only a very trifling discount is allowed the purchaser of a new machine in return for his old one. These methods are the diametrical opposites of those which have made the prosperity of the typewriter business in the United States.

Cotton Piece Goods Trade.

World's Market Dominated by British Mills.

The United States produces annually about 4,509,750,000 square yards of cotton goods (Massachusetts' output in 1900 was 1,634,251,238 square yards), and of this amount exports about 17 per cent. The United Kingdom produces annually about 7,834,-

250,000 square yards and exports about 79 per cent of this product.

The question naturally arises, why it is that in the markets of Central and South America, the West Indies, and countries contiguous to the United States, British cotton piece goods are bought instead of American? For instance, the total quantity of cotton piece goods exported to South America by the British manufacturers in 1905 was 547,933,700 yards, while that of the United States was but 53,992,100 yards, and about the same proportion prevails in the principal countries on this continent, as follows:

Number of yards of British and American Cotton piece Goods exported to the Several Countries in 1905.

COUNTRIES.	British	American	Percent-ages of American Exports of British Exports
United States,	65,563,400	—	—
Canada,	45,189,300	9,926,200	21.97
Mexico,	21,027,600	3,512,900	16.71
West Indies,	127,851,500	54,967,400	42.99
Central America,	49,523,100	28,217,000	56.98
Argentina,	159,115,300	3,719,300	2.34
Brazil,	131,503,700	9,982,700	7.59
Chile,	96,995,700	14,726,800	15.18
Colombia,	31,797,500	10,092,100	31.74
Venezuela,	32,716,900	7,284,000	22.26
Other South America,	95,804,600	8,187,200	8.55
TOTAL AMERICA,	857,088,600	150,615,600	17.57

American Cottons in Asia.

How Georgia Mills Established an Export Business.

In the mill of the Enterprise Manufacturing Co., at Augusta, there were piles of goods heaped everywhere, all bearing strange addresses, some being marked to Smyrna, some to Beirut, some to Constantinople, and others to unheard-of cities of Asia and Asia Minor. Nothing was consigned to the Far East, the present foreign market of American cotton goods. But there were stacks of cases ready to be shipped to Asiatic Turkey, a market which heretofore has been largely controlled by the English and continental mills.

A very interesting story was told of how this had come about. Three years ago the Enterprise, with one or two other Augusta mills, sent a representative over to Constantinople for the purpose of advertising their goods. This representative carried with him some 3,600 head ends, each bearing the address of the producing mill. These he carried to the jobbers in all the Turkish cities. This agent explained the superior quality of the goods, spoke of the importance of the American factories, and asked that samples be kept for future reference.

Being a jolly good fellow, efficient, and up-to-date in his work, this representative made a fine impression upon the jobbers, who did not fail to speak to the smaller commission men about the Augusta mills. In the course of a short time orders came to the Enterprise and other mills for one and two cases each of sheetings and drills to be shipped clear to Asia Minor. These orders were carefully looked after, and were shipped with the proper expedition. On each piece of goods sent over the name of the mill was printed and full particulars were given, showing how similar goods might be

ordered. This was done so that the smaller merchants might order direct from America and thus save the middleman's profit. After the first small shipments were received and inspected the Turkish jobbers duplicated their orders, doubling and in many cases quadrupling their size. This continued until now the Enterprise, as well as the other mills in the association, sell most of their goods to Turkey.

Sight drafts on a London bank are attached to the bills of lading and are forwarded with the shipment. This expedites the payment, which seldom requires more than twenty days. The process, too, is absolutely safe. The commission merchant's usual four per cent, together with the discount and other fees, are thus saved, and there is a profit on every hand. The orders are frequently very large. Some time ago an order was received for 10,500 cases of sheetings and drills. The output of the mills is said to be sold for a year ahead. — *Observer, Charlotte, N. C.*

Textiles for Ottomans.

Market for Calicoes and Other Cotton Goods in Turkey.

Consul Thomas H. Norton writes a practical textile-trade letter from Smyrna, accompanied by samples of cotton printed goods, which he found the Ottomans using. *These samples will be loaned by the Bureau of Manufactures, Department of Commerce and Labor, Washington, D. C., to textile concerns in the order of their application.*

The market in Asiatic Turkey for calicoes, prints, and various other cotton textiles has never received the attention it properly deserves from American manufacturers. The value of the total annual imports of such wares into the Asiatic provinces of the Empire now exceeds \$20,000,000. Smyrna and the adjacent territory absorb nearly one-quarter of this trade. The weight of the annual importations of cotton goods into the port of Smyrna is over 6,000 tons.

Fabrics in Demand.

Great Britain has almost a monopoly of muslins, mulls, printed and colored handkerchiefs, and furnishes most of the calicoes and white goods (bleached and unbleached). Italy contributes much unbleached cotton. Drills come chiefly from Italy, Great Britain, and France. Heavy cotton cloth is supplied mostly by Germany and Austria, with a certain amount lately from Greece. Italy is rapidly superseding Great Britain in supplying colored cottonades, flannels, and flannelettes. Cotton velvet comes from Great Britain and Germany. Cotton shawls are supplied by Germany and Austria. America contributes little to the trade except the standard gray sheeting, the "cabot," so thoroughly appreciated throughout the Orient. In certain distributing points in the interior the cabot occupies a predominant place in the market. The city of Koniah, for example, requires annually 20,000 pieces of American cabot.

A good indication of the needs of a fairly prosperous community is afforded by the trade of the island of Mytilene. The annual importation of foreign cotton goods there is valued at \$80,000. It includes 2,600 pieces drills (black and white), 2,050 pieces gray shirtings, 1,800 pieces madapolam shirtings (bleached and unbleached), and 1,000 pieces cabot.

Lines for Expansion.

While the American trade in cabot illustrates most happily the durable success attained by long-continued adherence to a high standard of pro-

duction in a single article, it is desirable for our manufacturers to consider whether it is not worth while to cater to the widespread demand in the Turkish market for very cheap cotton textiles. In the case of gingham and the various other light cottonades there is a steadily increasing local production in the country itself, which, however, fails to gain on the growing demand. The trade in these articles at Smyrna amounts to about \$500,000 per annum. It consists of goods costing from 10 to 20 cents per meter for widths varying from 50 to 110 centimeters. Italy is at present the chief country to supply the needs of the market; then follow in order Switzerland, France, Germany, Austria, and Great Britain.

A field in which there is no local competition is that of calicoes and prints. Here also Italy leads in sales, absorbing 55 per cent of the business; Great Britain holds 35 per cent, and other European countries 10 per cent. Germany is now devoting especial attention to the preparation of designs which meet popular taste, and promises soon to gain a strong foothold in the market. This matter of design is, in fact, all important. Oriental races are accustomed to certain conventional styles of figure and coloring, which they are with difficulty led to abandon in favor of the current designs of occidental printers.

Rich Colors Popular.

Any measurable success in securing this class of trade must depend upon a genuine effort to conform to the local canons of taste. The Bureau of Manufactures, Department of Commerce and Labor, Washington, D. C., has over 100 samples of the prints which are most in vogue, not only at Smyrna, but also in the interior towns and villages, for the use of any who are interested in looking more closely into the possibilities of this field. Some of the designs included among these samples are current in Europe and America. The more popular designs (as indicated on the labels) are, however, decidedly gaudy and florid. Some of the leading firms in Smyrna which cater to this trade have branch offices at Manchester, where their representatives closely supervise the printing of the wares destined for this market. Italian manufacturers send their own agents to study on the spot the current demands, which do not, however, change rapidly from one year to another. There is a keen competition between the calico printers of the two countries, and the growing predominance of Italy is largely due to the exceedingly intelligent and untiring effort to meet prevalent needs and taste.

If American manufacturers desire to enter this field, they must of necessity conform to the conditions as outlined above. Undoubtedly a serious effort to secure a large share of the Levantine trade in prints would be attended by success if made earnestly and persistently. A competent representative of our cotton textile interests once established in such a distributing centre as Smyrna could master in a few months the details of the trade and organize an effective campaign. It should preferably involve the introduction of all the varieties of American cotton textiles able to hold their own against European competition.

Best Trade-Building Methods.

Stocks should be sufficiently large so that orders can be filled promptly, as one of the chief drawbacks to American trade in such articles is the delay and uncertainty inherent to the execution of

orders sent from Turkey. The establishment of a distributing centre in the Levant itself is a most important factor in deciding the question of ultimate success. Nothing discourages an agent, a subagent, or a prospective permanent customer more than inability to fill orders with promptness. One element in the present satisfactory position of Italian trade is the practice of granting from three to six months' credit. This, of course, involves a thorough familiarity with local credit conditions. In the case of American competition it would likewise render imperative the presence on the ground of a competent representative, able to gain an intelligent grasp of local finance.

It is practically impossible to win a market here for articles involving close competition, unless the three factors of personal representation, quick delivery, and facilities in payment are combined. Occasionally, as in the case of "cabot," an article of recognized and standard excellence, local capital is ready to carry all risks and make cash payments on shipments. Such an instance is, however, purely exceptional. The measure of success attendant upon the introduction in this Empire of our sewing machines, agricultural implements, and a few other wares, has been due chiefly to this union of the three requisites mentioned above.

Foreign Trade Opportunities.

[Full information will be furnished by the **Bureau of Manufactures, Department of Commerce and Labor, Washington, D. C.** When applying for information be sure to refer to the file number.]

No. 119. Agricultural implements.—A merchant from British India, now in New York in behalf of Indian commercial houses, is about to return home, and wishes to buy stock of and take up agencies for agricultural implements and cultivating tools. Payments made in New York and references furnished of leading manufacturers he has represented since opening offices in the United States.

No. 120. Hardware and novelties.—Same party as No. 119 wishes to sell general American hardware and novelties in British India.

No. 121. Construction and builders' machinery.—Catalogues, export prices, etc., should be furnished to British India merchant (same as No. 119).

No. 122. Farm supplies, vehicles, wind-mills.—Instructions to buy goods outright and take up agencies for his friends, received by merchant from India (same as No. 119).

No. 123. Electrical goods.—American electric appliances and machinery desired for the British India markets by same merchant as No. 119.

No. 124. Machinery for fibers and mats.—Estimates wanted by party (same as No. 119) for complete plant for manufacturing coir and mats and matting out of cocoa and aloe fibers in behalf of request from British India. Particulars furnished applicants by foreign merchant (same as No. 119).

No. 125. Sporting goods, arms, ammunition, and specialties.—Inquiries received from British India for these articles by same party as No. 119.

No. 127. Automobiles.—Bids desired for four gasoline motor vehicles, 12 to 15 horse-power, by Augusto da Silva Moreira, Ponta Delgada, St. Michaels, Azores.

No. 128. Corsets.—An American firm in South Asia, covering the territory from Bombay,

India, to Bangkok, Siam, is desirous of introducing American corsets there. American corset manufacturers are requested to send catalogues with export discount lists, and state what selling commission they pay agents. This will save time and expedite matters. The corsets should be suitable for the tropical climate, the articles now sold being principally English and French makes. The market is a promising one, says the American consul in writing.

No. 129. Hammer and axe making machinery.—British manufacturers of edge tools desire to purchase machinery to produce adz-claw hammers, also machinery for making an axe from the solid piece.

No. 132. Agricultural implements.—A union of Dutch farmers has been effected at Ouderkerk Aan den IJssel for the purchase of fertilizers and agricultural implements. Address, Aan het Bestuur der Coöperatieve Vereeniging "De Ouderkerker," Ouderkerk a/d IJ, Holland.

No. 137. Office devices and appliances.—Time and labor saving devices for offices wanted for British India. A merchant from that country, now in New York, is preparing to return home, and desires catalogues and prices of these lines, especially for use in Government offices. Arrangement has been made to keep prices, etc., in important Indian cities, indexed for inspection without expense to manufacturers. Payment made in New York for goods purchased, and references furnished.

No. 140. Refrigerators.—Agency desired by same inquirer as No. 137. Sample refrigerators will be bought if same are suitable to requirements of British India.

No. 145. Weighing and bolt-nut machines.—A weighing machine of 75,000 kilos power, and a machine for production of bolt nuts (Schraubenmuttern) are desired. Address bids to Intendencia de Estrada de Ferro Central de Brazil, Rio Janeiro, Brazil, until June 2 on former and until June 4 on latter. Deposits of 300 and 200 milreis, respectively, required (milreis = 54.6 cents).

No. 146. Wire netting.—Tenders invited for supply of 4,000 miles of galvanized wire fence netting. Apply Agent-General for New South Wales, 125 Cannon street, London, E. C., England.

No. 149. Laundry machinery.—A party in France desires to communicate with American manufacturers and dealers in this class of machinery. Catalogues and prices desired.

No. 157. Steam boilers.—Supply of steam boilers will be ordered in Argentina on June 16. Apply Direccion General de Obras Hidraulicas, Casa de Gobierno, Buenos Aires.

No. 158. Architect's plans.—Prizes have been offered of \$1,250 and \$500 for the first and second best plans for the construction at Cairo of a "Bourse Khediviale du Caire." Competition is open to the world. Designs must be submitted to the "Corporation des Agents de Change," Cairo, Egypt, before October 31.

No. 160. Automatic stokers.—Particulars desired by Canadian firm as to automatic stokers for boilers. The type desired is one that will give regular steam pressure.

No. 162. Swiss markets.—A merchant of Geneva, Switzerland, expresses the desire to act as agent of American manufacturers.

No. 163. Cork bark and dust from Spain.—American firms have occasionally sought from consuls the addresses of exporters of cork dust and

cork bark. A Spanish firm now advises an American consul that he desires to export these products to the United States.

No. 164. Representation abroad.—An American commercial traveler with headquarters in London is about to make his annual trip to India, Siam, China, Japan, Australia, New Zealand, and South Africa, and might undertake to transact additional business in foreign parts for American manufacturers. He states that he has for the last fifteen years represented American houses only in the above countries, also in the Levant and the Philippine Islands, and is thoroughly acquainted with the importers and trade usages of the regions named.

Home Trade Opportunities.

This department for use of those wishing to purchase manufactures.

No. 11a. Pails.—Party in Boston wants information regarding pails—tube and bucket—with the view of buying such goods.

No. 12a. Brick plant.—San Francisco party contemplates the erection of a brick plant for making Steger brick (as made in Texas), and desires full information and prices as to equipment.

No. 13a. Alcohol manufacture.—Inquiry comes from Norfolk, Va., for machinery for producing alcohol from potatoes and other starches. Information is also desired as to the method of manufacture, condition and kind of materials used, by-product results, etc.

No. 14a. Tannic-acid process.—Concern in Virginia wishes to use a new and economical method for extracting tannic acid from waste leather, and invites information and offers of equipment.

No. 15a. Brick machinery.—Wm. H. Cather, Center, Ala., wants information concerning the manufacture of clay brick, and sand lime brick, and cement blocks. Jackson Brothers, Carrollton, Tex., want machinery for a four mold dry-press-brick plant.

No. 16a. Bolt and nut machinery.—Woodstock Hardwood and Spool Manufacturing Company, Charleston, S. C., wants machinery for making small bolts and nuts.

Trade Opportunities in South America.

Argentina.

Buenos Aires having no parcels-post connection with the United States, dealers are obliged to order many thousand dollars' worth of goods from Europe each year which would otherwise be ordered from America. There is no regular mail service, either, with the United States. Reply letters take three months ere they are received, whereas letters from Europe are received within a fortnight. Steamers from the United States always contain petroleum in their cargo, and for that reason are not allowed to enter the inner harbor, being obliged to discharge their freight on lighters, which causes delay and inconvenience. Goods arriving from Europe can be disposed of within five days, while goods from New York require four weeks after their arrival here before they can be distributed. This condition handicaps trade with the United States and needs no further demonstration.

Brazil.

American hams.—These goods are shipped from New York to England and reshipped to South

America and reach the Brazilian markets at a cost but slightly in excess of what they would have borne if they had been shipped direct. Nearly 50 per cent of the hams of declared American origin come via England, and their value, c. i. f., upon reaching here averages 17.2 cents per pound. The other 50 per cent, which come direct, have a value, c. i. f., upon reaching here of 17.1 cents per pound. There is every probability that great quantities of American goods go to England, are there repacked, and are then re-exported as of English make. It is the lower freights from England on this particular class of goods which makes such indirect methods possible, though it is very likely that the process would continue even if American freight rates were considerably lowered. The *supposedly* English goods seem to enjoy a certain prestige and are able to command better prices in these markets.

Agricultural implements.—Brazilian merchants in Rio de Janeiro request the names of manufacturers of agricultural implements. One of the merchants states: "A few months ago we ordered, through an English firm established here, several American machines for agricultural purposes and were so satisfied with them that we forwarded new orders. Unfortunately we find that machines received are of English make, and copy exactly the American type and system—but *are of inferior quality*. Therefore we shall be very thankful if you will furnish addresses of American factories for plows, cultivators, harrows, and other implements, because we intend importing such articles directly in future, so as to avoid imitations." Parties desiring to communicate with these firms can obtain their addresses by writing to Eugene Seeger, Consul-General, Rio de Janeiro. Portuguese is the official language; Spanish also is spoken.

Colombia.

Agricultural implements, etc.—There is no reason why Massachusetts should not obtain and hold a large part of the trade of Colombia. The cordial relations, the first essential in securing and maintaining successful trade relations, already exist. The geographical position of the United States contributes much toward the successful and rapid facilities for the transportation of goods to South and Central America. A point of great importance is the fact that United States factory products are precisely those most needed by South and Central America. In agricultural implements and in all classes of machinery this is particularly true. This class of products is much better suited to the wants of Colombia than are any others. The classes of cotton goods and other products have already found favor with the people because they are of better quality than are those from Europe. A movement at present finding considerable favor is resulting in sending traveling agents who speak Spanish and other languages, and indicates that American manufacturers have begun in earnest to study commercial conditions of the countries of South America with which they desire to do business. The Republics of South and Central America have never had in all their history such brilliant prospects as at present, nor a tendency more favorable to the interchange of trade with the United States.

Peru.

Electric installation, wire, etc.—The following public works are projected in Iquitos, Peru: A hospital building to cost \$50,000, an electric plant for lighting, a wireless telegraph station to com-

municate with Puerto Bermudez, and railroad between Cerro de Pasco and the river Marañon.

In General.

Clocks. — In the Rottwill district of the Kingdom of Württemberg are establishments engaged in the manufacture of clocks. The trade with South

America has been large and profitable, but it now appears by reports from the Rottwill district that the exports to South American countries are suffering in consequence of competition from the United States. The American clocks are superior to those of German make and can be sold at the same or lower prices, and are securing the trade

INDUSTRIAL AGREEMENTS.

In this Bulletin we include the agreements of carriage and wagon workers, longshoremens, lumber and box teamsters and general teamsters of Boston, as well as working rules of Carpenters District Council of Boston and Vicinity, printing employees of Brockton, electrical workers of Lynn, and derrickmen of Milford.

Boston.

CARPENTERS.

Working Rules of Carpenters District Council of Boston and Vicinity.

1. *Hours of Labor.* From May 1, 1906, to May 1, 1907, not more than eight hours shall be allowed or required in the limits of the day, except it be as overtime with payment for same as herein provided. No work shall be performed after 12 M. on Saturdays between June 15 and September 15, 1906, without payment for same as herein provided in section four.

The hours of labor in mills recognized as manufacturers of building finish may be regulated on the basis of 48 hours a week. All time over 48 hours a week shall be paid for as double time.

2. *Working Hours.* Working hours shall be from 8 A.M. to 12 M. and from 1 P.M. to 5 P.M. during the months of February, March, April, May, June, July, August, September and October, 1906. During the months of November, December, 1906, and January, 1907, each employer and employee shall be free to decide as to the hours of beginning and quitting work, always with the understanding that not more than eight hours shall be required or allowed except as overtime with payment for same as herein provided; also that beginning on the first Saturday following June 15, 1906, and up to and including the Saturday, September 8, 1906, the working hours shall be on Saturdays from 8 A.M. to 12 M. No work shall be performed after 12 M. during the above specified time without payment for same as provided in section four of these rules, except in mills as specified in section one.

3. *Night Work.* Eight hours to constitute a night's labor. When two gangs are employed the employer and employees shall be free to decide as to hours of beginning and quitting work, always with the understanding that not more than eight hours shall be required or allowed, except it be as overtime, as herein provided. If there is no work being performed on a job during the regular working hours all work done at night shall be paid for as double time.

4. *Overtime.* All overtime work shall be paid for as double time.

5. *Holidays.* Work done on Sundays, Fourth of July, Labor Day, Thanksgiving Day, Decoration Day, and Christmas Day to be paid for as double time.

6. *Wages.* From May 1, 1906, to May 1, 1907, the minimum rate of wages shall be 41 cents an hour.

7. *Pay Day.* Wages shall be paid weekly at or before the regular stopping time on the established pay day of each employer.

8. *Waiting Time.* If any workman is discharged he shall be entitled to receive his wages at once, and failing to so receive them he shall be entitled to payment at the regular rate of wages for every working hour of waiting time he may suffer by default of the employer.

If any workman is laid off on account of unfavorable weather he shall not be entitled to waiting time. If any workman is laid off on account of lack of material unless he is notified by the foreman to wait until material arrives he shall not be entitled to waiting time. Should an office order be issued to a workman in payment of his wages, the workman shall be entitled to additional time sufficient to enable him to reach the office to receive payment.

9. *Business Agents.* The Business Agents of the Carpenters Unions shall be allowed to visit all jobs during working hours to interview the Steward of the job and for this purpose only. Nothing in this rule shall be construed as giving such agents any authority to issue orders controlling the workmen or to interfere with the conduct of the work, and any infringement of this rule shall make the agents so infringing liable to discipline after investigation.

10. *Apprentices.* In view of the fact that it is necessary that men entering the trade should be skilled mechanics and that only by the establishment of a recognized apprentice system can this skill be perpetuated therefore be it resolved:

That the clerk . . . be authorized to issue circulars to the employers asking their co-operation in the establishment of an apprenticeship system.

Approved by Carpenters District Council, April 19, 1906.

CARRIAGE AND WAGON WORKERS.

Carriage and Wagon Workers International Union
No. 9 and Employers.

1. Employers agree to employ none but members of union in good standing, or those who signify their willingness to become members by depositing \$1 with shop steward or business agent of union as part of their initiation fee, balance to be paid within two weeks.

2. Nine hours shall constitute a day's work on first five days of the week and eight hours on Saturday, except during the months of May, June, July, August, September, and October, when only five hours shall be required on Saturdays without loss of pay, this to apply only to those having worked four full days of said week.

3. Overtime shall not be permitted except when absolutely necessary and under no circumstances to be continued, all overtime to be paid for as time and one-half, Sundays, Washington's Birthday, Patriots' Day, Decoration Day, Independence Day, Thanksgiving Day, and Christmas Day, or the days upon which the same are celebrated, to be paid for as double time.

4. Employers to put the union label on all work manufactured by them, said labels to be furnished by the union free of cost.

5. Under no circumstances shall members be allowed to work on Labor Day.

6. Business agent or other legal representatives of said union shall be allowed to enter all departments of the factory at any and all times during business hours in the performance of their duties, after obtaining permission at office.

Union agrees to place whatever work it can influence or control in the hands of employers signing this agreement.

This agreement shall go into effect on March 1, 1906, and continue annually, unless notice has been given by either party thereto two months before the first of March of any year, and specifications of the proposed changes shall be submitted at least 30 days prior to March 1.

[To enforce the acceptance of this agreement (the provision in contention being the Saturday half-holiday for six months of the year) a strike was inaugurated on March 5, 1906, and terminated one month later on April 4. The result of the strike was that 47 shops signed the agreement.]

GENERAL TEAMSTERS.

International Brotherhood of Teamsters and Helpers No. 25 and Master Teamsters' Association.

1. Eleven hours in 12 from 6 A.M. to 6 P.M. shall constitute a working-day. Said time shall commence from time of reporting at stable till time of dismissal at night. One hour, as near as possible to 12 to 1, to be allowed for dinner.

2. All overtime shall be paid for at the rate of 25 cents an hour or fractional part thereof, except Sundays and legal holidays, when overtime shall be at the rate of double time. Men shall care for the horses on the mornings of Sundays or holidays and pile sleds on one holiday without extra pay, and in no case shall the payment for a holiday be deducted. If a man shall be called to work on a holiday he shall be paid twenty-five cents an hour additional.

3. The holidays recognized in this Agreement are as follows: Washington's Birthday, Patriots' Day, Memorial Day, July 4, Labor Day, Thanksgiving Day, and Christmas Day. Under no circumstances

shall a member of the organization be required to work on Labor Day.

4. All outside lumpers shall receive 40 cents an hour, and all time over and above 11 hours shall be paid for at the rate of time and one-half, i.e., 60 cents, fractional parts of an hour to be paid for at the rate of one hour.

5. Regular lumpers shall receive not less than \$14 per working week. Helpers shall receive \$13 a week. A lumper is one who takes responsibility and directs operations. A helper, one who has no responsibility and only uses physical energy.

6. The minimum rate of wages per week for drivers shall be as follows: One-horse light wagons (1½ inch axle) \$11.50; one-horse heavy wagons \$12; two-horse wagons \$14; three-horse teams \$15; four-horse teams \$16; five-horse teams \$17; six-horse teams \$18.

7. In hiring teamsters, members of the Team Drivers' International Union shall be given the preference, and one member of the organization in each stable shall be allowed to act as representative of the organization, without discrimination.

8. Any violation of this agreement shall be referred to the arbitration committee of the body to which the aggrieved party or parties belong; this committee shall notify in writing the corresponding committee of the other body; this Joint Committee shall meet and confer, and, if they are unable to agree, a committee of two appointed by the President of the Central Labor Union of Boston shall confer with a like Committee from the Master Teamsters' Association, looking to an amicable adjustment of the difficulty, and pending such conference any person or persons acting independently shall forfeit the sanction and assistance of either body.

If an agreement cannot be reached on any matter which has been taken up under the provisions of this article, it shall be referred to arbitration, each party to select one man and said two to select the third, whose decision shall be final.

Thirty days before the expiration of this agreement, notice must be given of any changes desired by either party, and pending negotiations on such changes, no strike or lockout shall take place. If all negotiations are at an end, 24 hours' notice shall be given before any strike or lockout is declared.

A strike shall not be considered except as herein named. A strike ordered by the International Brotherhood of Teamsters shall not be an annulment of this agreement or a violation of the contract.

Should a strike be ordered by the I. B. of T. as above, and a settlement and termination be not agreed to by both parties, the question shall be submitted to a committee of employers and employees and a third party to be chosen by the employers and employees.

This agreement shall take effect April 2, 1906, and continue in force for one year until April 2, 1907.

LONGSHOREMEN.

Boston Longshoremen for the Port of Boston and Employers.

1. For day work, 7 A.M. to 6 P.M., 30 cents an hour.
2. For night work, 8 P.M. to 12 P.M., 40 cents an hour; 12.30 to 5 A.M. 50 cents an hour.

3. From 8 P.M. Saturday night to 5 A.M. Monday morning, and from 8 P.M. on the eve of all National, State, and appointed holidays (including the anniversary of the Battle of Bunker Hill), until 5 A.M.

on the morning succeeding such holiday, 60 cents an hour.

4. When men are ordered out to work between the hours of 8 P.M. and 5 A.M. all time shall count, until ordered home, 40 cents an hour.

5. When men are ordered to work between the hours of 7 A.M. and 6 P.M. on Sundays, National, State, and appointed holidays (including the anniversary of the Battle of Bunker Hill), and the nights preceding and succeeding such Sunday or holiday, all the time shall count until ordered home, 60 cents an hour.

6. When men are ordered out in the night, or on Sundays and holidays, and are sent home for lack of work they shall receive one hour's pay, as the case may be, 40 or 60 cents an hour.

7. For work on sugar or molasses, 7 A.M. to 6 P.M., 40 cents an hour; 8 P.M. to 5 A.M., 50 cents an hour.

8. Men working on sugar or molasses shall be allowed 15 minutes for lunch at 10 A.M. and 10 P.M. without loss of time.

9. For work on grain, 7 A.M. to 6 P.M., 50 cents an hour; for work on grain, 8 P.M. to 5 A.M., 60 cents an hour. When compelled to work meal hours on grain, rate of wages shall be, as the case may be, \$1 or \$1.20 an hour, and each succeeding hour until relieved.

10. For work on stranded or wrecked vessels 50 cents an hour; all time to count from the time men leave the wharf until they return to same.

11. Union men employed on steamers, sailing vessels and lighters in the harbor, loading or discharging cargo, shall be paid from the time they leave the wharf until they return.

12. When men are compelled to work meal hours, the rate of pay shall be from 6 to 8 P.M., 80 cents an hour; from 12 to 12.30 A.M., 80 cents an hour; from 5 to 7 A.M., 80 cents an hour; from 12 to 1 P.M., 60 cents an hour, and each hour succeeding the aforesaid meal hours until relieved 60 or 80 cents an hour, as the case may be. When compelled to work meal hours on Sundays, National, State, and appointed holidays (including the anniversary of the Battle of Bunker Hill), the rate of wages shall be \$1.20 an hour, and each succeeding hour until relieved.

13. Men shall in all cases be paid the prevailing rate of wages for "rigging up," rigging grain pipes, hauling stages and handling hatches, and in no case shall men handle hatches until the appointed hour of commencing work, or after the appointed hour of knocking off.

14. For work on fruit, 7 A.M. to 6 P.M., 40 cents an hour; from 8 P.M. to 5 A.M., 50 cents an hour.

15. No member shall perform any hourly labor for less wages than the union specifies.

16. No member of this union shall take a union man's place without said union man's consent, or unless said union man has been discharged for good and sufficient reasons.

17. No member of locals shall work with sailors running winches.

18. Hatchmen on sailing vessels and steamers and guymen on lighters shall see that each person employed in his gang has a working card in good standing, and the hatchmen and guymen failing to do so shall be fined \$5 for the first offence; also hatchmen shall challenge guymen on lighters for their cards and if they have no Longshore card they shall put union men in their places.

19. Men working on bulk cargo shall get 30 minutes for lunch, from 9.30 to 10 A.M., and 30 minutes from 3.30 to 4 P.M., and 30 minutes from 9.30 to 10 P.M., to be paid for 15 minutes in the forenoon.

20. When men are requested to work on Sunday or holiday or the night succeeding such Sunday or holiday, they shall be ordered out the night preceding such Sunday or holiday in regular gangs.

21. Men working on bulk cargo shall be paid 50 cents an hour extra for day, night, or Sunday work.

LUMBER TEAMSTERS AND HANDLERS.

Lumber Dealers of Boston and Vicinity and Lumber and Box Teamsters and Handlers No. 112.

Ten hours a day from Monday to Friday inclusive, and five hours on Saturday, or 55 hours a week, shall constitute a week's work for inspectors, tallymen, and regular yardmen, during the following periods: From May 1, 1906, to November 1, 1906; from March 1, 1907, to October 1, 1907; from April 1, 1908, to October 1, 1908, and from April 1, 1909, to May 1, 1909.

Nine hours a day from Monday to Friday inclusive, and five hours on Saturday, or 50 hours a week, shall constitute a week's work for inspectors, tallymen, and regular yardmen, during the following periods: From November 1, 1906, to March 1, 1907; from October 1, 1907, to April 1, 1908, and from October 1, 1908, to April 1, 1909.

Experienced tallymen shall receive \$14 a week; regular yardmen, \$12 a week; extra yardmen shall be paid at the rate of 20 cents an hour.

Teamsters shall work the same number of hours as inspectors, tallymen, and regular yardmen, and the additional time required to properly care for their horses. They shall not be required to feed their horses, nor wash their wagons on Saturday afternoons, nor care for their horses Saturday evenings, nor on Sundays or holidays except in the morning.

Drivers of one-horse teams shall receive \$12 a week; drivers of two-horse teams, \$14 a week, and \$1 a week extra for each additional horse. If teamsters are required to feed horses they shall be paid extra.

Superior Knowledge Necessary for Adequate Compensation.

Any member of Local No. 112 having a superior knowledge of the lumber business who promptly and faithfully executes it shall be adequately compensated. Wages shall not be reduced or hours increased in consequence of this agreement. The maximum wages shall depend entirely on the honesty, ability, and faithfulness of the employee.

Holidays.

Regular employees herein mentioned shall be paid for all legal holidays, and for such other days as shall be considered holidays by a majority of the lumber dealers.

Arbitration Committee.

The Arbitration Committee shall consist of seven members who shall serve during the term of this agreement, three of whom shall be chosen by the party of the first part, and three by the party of the second part, and they shall elect the seventh, who shall be Chairman. The Chairman shall preside at all meetings but shall have no deliberative voice and shall vote in case of a tie only. Four members of the Committee and the Chairman shall constitute a quorum. In the absence of any member, either of his colleagues may cast his vote with the same effect as though he were present. The decisions of the Arbitration Committee shall be final and binding on both parties.

Complaints.

The Lumber Trade shall select a Secretary to whom complaints for alleged violation of this agreement shall be filed. He shall adjust the complaint, if possible, but if unable, he shall call a meeting of the Arbitration Committee at the earliest convenience. If there is no Secretary, or if he refuses or neglects to act within a reasonable time, the aggrieved party may notify the Arbitration Committee individually to meet, and it shall be obliged to meet at its earliest convenience. The Secretary shall act as Secretary of the Arbitration Committee; in his absence any member may be appointed.

Rights of all Concerned.

The absolute right of every employer and Local No. 112 is recognized to manage their own business according to their own judgment, but no party shall forcibly interrupt business without the unanimous consent of the Arbitration Committee.

This agreement shall take effect May 1, 1906, and continue until May 1, 1909.

Brockton.**PRINTING EMPLOYEES.**

Employers and Typographical Union No. 224.

This Agreement, Made and entered into this _____ day of _____ by and between the _____ Company, through its authorized representatives, the party of the first part, and the subordinate union of the International Typographical Union of the City of Brockton, known as Typographical Union No. 224, by its committee duly authorized to act in its behalf, party of the second part:

Witnesseth, That, from and after _____ and for a term of _____ year ending _____ the establishment represented by the said party of the first part binds itself to the employment in its composing room and the departments thereof, of mechanics and workmen who are members of Typographical Union No. 224, and agrees to respect and observe the conditions imposed by the constitution, by-laws, and scale of prices of the aforesaid organization and the International Typographical Union, copies of which are hereunto attached and made a part of this agreement; and the party of the second part agrees to give thirty days' notice prior to said date for the negotiation of a new agreement.

And it is further agreed that aforesaid constitution and by-laws may be amended by said party of the second part without the consent of the party of the first part: Provided, however, That such changes do not in any way conflict with the terms of the scales and rules as set forth in this contract.

It is further agreed that the scale of prices appended to this contract shall continue in operation, without change, during the life of this contract, except as may be mutually agreed between the parties hereto.

A standing committee of one representative of the party of the first part, and a like committee of one representing the party of the second part, shall be appointed; the committee representing the party of the second part shall be selected by the union; and in case of a vacancy, absence or refusal of such representative to act, another shall be appointed in his place. To this committee shall be referred all questions which may arise as to the scale of prices hereto attached, the construction to be placed upon any clauses of the agreement, or alleged violations thereof, which cannot be settled otherwise, and such joint committee shall meet when any question

of difference shall have been referred to it for decision by the executive officers of either party to this agreement. Should the joint committee be unable to agree, then it shall refer the matter to a board of arbitration, the representative of each party to this agreement to select one arbiter, and the two to agree upon a third. The decision of this board shall be final and binding upon both parties.

It is agreed by the said party of the second part that, for and in consideration of the covenants entered into and agreed to by said party of the first part, the said party of the second part shall at all times during the life of this agreement truly and faithfully discharge the obligations imposed upon it by furnishing men capable of performing the work required in the mechanical department of the party of the first part, over which party of the second part has jurisdiction.

It is agreed that both the language and the spirit of this contract between _____

Company, party of the first part, and the organization known as Typographical Union No. 224, being a trades union chartered by and under the jurisdiction of the International Typographical Union, an organization having its headquarters at Indianapolis, Indiana, by its committee duly authorized to act in its behalf, party of the second part, make it imperatively obligatory on both parties, whenever any difference of opinion as to the rights of the parties under this contract shall arise, or whenever any dispute as to the construction of the contract or any of its provisions takes place, at once to appeal to the duly constituted authority under the contract, viz.: the joint standing committee, to the end that fruitless controversy shall be avoided and good feeling and harmonious relations be maintained, and the regular and orderly prosecution of the business in which the parties have a community of interest be insured beyond the possibility of interruption.

It is further stipulated and agreed that the party of the first part shall not now, nor during the life of this contract, enter into any association or combination hostile to the printing trades unions, nor shall it at any time render assistance to such hostile combination or association by suspension of publication or any other act calculated to injure the printing trades unions.

And the party of the second part hereby agrees to enter into no combination or association with the intent or purpose of injuring the _____ Company or its property, and shall not be a party to any hostile act with similar intent.

This contract shall be null and void, in case of trouble with an allied craft, provided such trouble cannot first be settled by arbitration, such arbitration to be in accordance with the provisions of this contract.

In Witness Whereof, We have hereunto set our hands and seals this _____ day of _____

This contract is entered into by and with the consent of the International Typographical Union, an organization to which the party of the first part concedes jurisdiction and control over trade organizations in all mechanical departments of the party of the first part, with the exception of the press room and bindery, and the International Typographical Union, through its authorized repre-

sentative, hereby agrees to protect the party of the first part in case of violation of the agreement by the said party of the second part under the jurisdiction of said International Union.

In Witness Whereof, I have hereunto set my hand and seal this _____ day of _____

President International Typographical Union.

N. B. — This contract must be filled in triplicate.

Scale of Prices in all Printing Offices Other than Daily Newspapers.

From and after Jan. 1, 1906, and for a term of one year, ending Jan. 1, 1907, the establishment represented by the employer binds itself to the employment in its composing room and the departments thereof, of mechanics and workmen who are members of Typographical Union No. 224, and agrees to respect and observe the conditions imposed by the constitution and by-laws and scale of prices of the aforesaid organization and of the International Typographical Union, copies of which are hereunto attached and made a part of this agreement.

1. The minimum price for a day's work shall be \$2.75 a day of eight continuous hours, between 7 A.M. and 6 P.M. Not more than one hour to be allowed for lunch, and deducted as office time, said sum to be payable in full weekly.

2. Overtime shall be paid for at rate of price and one-half. All work after midnight to be double price.

3. All work done on Sunday, and Patriots' Day, Memorial Day, July 4th, Labor Day, Thanksgiving and Christmas to be paid for at double price.

4. Where a compositor is called in to work temporarily, he shall be given at least one-half day's work, or pay for same.

5. The shortening of the hours of regularly employed members shall not be caused by the employment of surplus help.

6. When, through the exigencies of business, it becomes necessary to decrease force, the last member employed shall be the first discharged.

7. Operators on type-setting devices to be paid at a minimum rate of \$3 a day of eight hours.

8. Compositors employed on presses, or pressmen or any other affiliated members as compositors, shall be paid not less than \$2.75 a day of eight hours.

9. In offices where Saturday half-holiday is observed, 48 hours shall constitute a week's work, not more than nine hours in any one day, said hours to be designated by the office, and mutually agreed upon by the members of the Chapel; provided, that all hours in excess of said designated hours to be considered as overtime.

10. When, through exigencies of business, in an office where Saturday half-holiday is observed, lost time, or part of week only is worked, said time is to be deducted *pro ratu* an hour for such time as is actually lost, provided said lost time occurs between 7 A.M. and 6 P.M.

11. Foremen shall be paid at the rate of not less than \$3 a day; provided, that in offices where owners act as foremen, and are members of this Union, they shall be considered as receiving said sum.

12. All boys employed shall be recognized apprentices, not to include copy holders or errand boys.

13. Apprentices shall serve four years at the trade, at the end of which time they shall be classed

as journeymen and receive journeymen's wages, if competent. During the entire last two years of their apprenticeship they shall be instructed exclusively in all the intricate work done in the office where they are employed, such as setting of reprint and manuscript copy. But one apprentice shall be allowed for every five journeymen, or fraction thereof. Apprentices shall receive two-thirds of the prevailing wages for the last 12 months of their apprenticeship.

14. The arbitration agreement of the I. T. U. shall govern in all cases of dispute.

Lynn.

ELECTRICAL WORKERS.

Electrical Firms of Lynn and Local No. 377,
I. B. E. W.

1. Eight hours shall constitute a day's work.

2. All overtime shall be paid for at the rate of time and one-half, except between 9 P.M. and 6 A.M., which shall be double time. Sundays and holidays shall be double time.

3. All legal holidays for the purposes of this agreement shall be: Washington's Birthday, Patriots' Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day, and any other such day made a special holiday either by the President of the United States or the Governor of the State of Massachusetts.

4. Workmen shall report for duty at the hour specified by the shop in which they are employed, either at the shop or on the job, as directed, providing such job is on any car line and within three miles of the shop, all car fares from the shop to job and from job to shop and between jobs to be paid for by firm. All time consumed in making such trips to be considered as working time and paid for by the firm accordingly.

5. In making daily trips on work located more than three miles from the shop firms shall pay all car fares and pay for all time consumed in traveling both ways, except when the men get in a full day, in which case time not exceeding one-half an hour shall be given by the men for returning.

6. On out-of-town work the firm shall pay all expenses for married men and foremen, and \$2.50 a week for room rent for single men. All work at too great a distance from the shop for daily trips shall be considered out-of-town work.

7. If workmen do not receive their pay on the job on pay day they shall report at the shop at the regular quitting time for it.

8. The minimum wages for journeymen shall be \$3 a day.

9. Firms shall not employ any journeymen or helpers who are not members of Local Union No. 377, I. B. E. W., except such journeymen and helpers secure a permit from said local. Neither shall any member of said local work for any firm who does not comply with all the requirements of this agreement.

10. A firm shall not employ more than one helper for every one journeyman.

11. A helper shall be eligible to a journeyman's card after working three years at the business and passing the examination required by Local No. 377, and shall then receive not less than the minimum scale of wages for journeymen.

12. The minimum wages for helpers shall be \$1.50 a day for the first year, and \$2 a day for the balance of the time.

13. No helper shall work on a job unless with a

journeyman the first two years of his time. The third year he may be permitted to do work by himself, but under the supervision of a journeyman.

14. The firm shall furnish all necessary tools for conduit work, drills, special tools, hack-saw blades, and all bits over regular lengths and over one inch in diameter, and all bits for boring machine.

15. Firms shall not lump out, piece out or sub-let any of the work to any member in their employ; neither shall any journeyman while in the employ of any signers of this agreement be allowed to take any contract or piece-work of any shape or manner from any person whomsoever.

16. Helpers shall be required to have the following tools: One set of compass saws, one ratchet brace, two screw drivers (1-6 inch and 1-12 inch), one pair side cutting pliers (6 inches), one pair gas pliers (6 inches), one two-foot rule, one claw hammer, and one 10-inch Stilson pipe wrench.

17. No firm shall discriminate against any member of this union on account of said member's connection with any such committee.

18. This agreement goes into effect the first day of November, 1905, and cannot be annulled before the first day of November, 1906, but may be amended.

Milford.

DERRICKMEN.

Employers and Derrickmen's Union No. 9499.

1. Employers agree to hire none but members in good standing of Local No. 9499 who carry the card issued by said union, or those who make application and join at the next regular meeting of said union.

2. The wages of all derrickmen shall be as follows: First derrickman, hand or power derrick, 28 cents an hour; second derrickman, hand or power derrick, 25 cents an hour; third derrickman, or fall man, 22 cents an hour.

3. Eight hours shall constitute a day's work from October 1 to April 1, and from April 1 to October 1 eight hours shall constitute a day's work for the first five days and five hours on Saturday of each week.

4. All work done outside of the regular working hours, Saturday afternoons excepted, shall be counted as overtime and shall be paid for at the regular rate. Work done on Saturday afternoons between April 1 and October 1, Sundays, Decoration Day, Fourth of July, Labor Day, Thanksgiving Day and Christmas Day to be paid for as time and one-half.

5. The hours of labor to be from 7 A.M. to 12 M. and from 1 P.M. to 4 P.M. or the same as other employes.

6. Wages to be paid weekly and not more than one week's wages to be retained.

All workmen discharged shall be paid at once in money.

It is agreed that any contention that may arise during the period of this agreement as to the performance in good faith of said agreement by either party shall be referred to a committee consisting of six members, three to be selected by the manufacturers, and three to be selected from the union, which shall act as a board of arbitration; failing to agree by a two-thirds vote said board by a five-sixths vote shall agree upon and select a disinterested person to act with them, and the board thus constituted shall hear the parties and make an award within ten days by a majority of vote, such award to be final. Pending such arbitration in reference to the foregoing agreement it is mutually agreed that there shall be no strike, lockout, or suspension of work.

This agreement to take effect March 1, 1906, and continue to April 1, 1908, and after that date, should either party desire a change, three months' notice must be given. Should no notice to this agreement be given it shall continue from year to year.

TRADE UNION NOTES.

Inquiries are being constantly made at this Department for current information regarding trade unions, particularly those of Massachusetts, and those internationals with which the local unions are affiliated. This section is introduced to record, as far as possible, matters of general public interest relating to trade unionism. As no information will be considered under this caption unless received from official sources, the co-operation of trade unions and their officers is necessary for a continuance of the section.

Machinists' Agreements.

The International Association of Machinists reported having made working agreements with six firms and one railroad doing business in Massachusetts during the year 1905. Four of these agreements are to continue indefinitely, while the others terminated at the end of one year.

Labor Conventions in Massachusetts.

Several international conventions are to be held in Massachusetts in 1906. Among them, dating from May, are the Convention of the Brush Makers International Union to be held in Boston on July 2; the American Wire Weavers Protective Association to be held in Springfield on July 21; the United

Gold Beaters National Union to be held in Boston on August 20; the Cotton Mule Spinners Association to be held in Boston on September 13, and the International Seamen's Union to be held in Boston on December 3.

Convention of Bricklayers and Masons.

The Fortieth Annual Convention of the Bricklayers and Masons International Union was held at Minneapolis, Minn., Jan. 8, 1906. By the unanimous decision of the convention, the conventions and election of officers will hereafter be held biennially.

Among the many resolutions voted on and adopted was "that trade schools, which in many instances menace the apprenticeship system of the international union, be kept within their proper limits, and that the general organization should financially help subordinate unions to resist the introduction of apprentices through trade schools," as they can never take the place of practical experience and active work; endorsing the eight-hour day for the printing craft; submitting that after May 1, 1907, all unions holding charters issued by the B. and M. I. U. must be on the roster as working not more than eight hours a day; and forbidding unions to enter into any contracts or agreements in any States or Territories where the Sunday rest-day is established by law.

The number of unions under control of the international to Dec. 1, 1905, was 906. The per capita tax a member for the years 1906-07 has been placed by the convention at \$1.50 a year. — *Bricklayer and Mason, February, 1906.*

Union, Open, and Non-Union Shops.

In our Labor Chronology for June, 1905 (page 536), we stated "a general strike of molders, helpers, and coremakers to the number of 30, employed by five local foundry companies, occurred against a reduction of wages; the strike is still pending, although three of the firms are running *open shops*." On page 538, we stated: Iron Molders No. 5 and Coremakers No. 434 were involved in a labor dispute at Worcester Polytechnic Institute's foundry, six machinery molders and coremakers leaving work on account of employment of non-union molders; strikers' places were filled with non-union men, *open shop* being maintained. Mr. John S. Gale, Cor.-Rep. of Iron Molders' Union No. 5 of Worcester asks for a correction of this record. He claims that "open shops" are not maintained in the cases mentioned, they being, in reality, *non-union shops* in which only non-union men are employed, union men being discriminated against. In an "open shop" both union and non-union men are employed, there being no discrimination. In a union shop, only union men are employed, non-union men not being employed therein.

The original statements were made in good faith. The Bureau endeavors by correspondence to get correct and truthful statements from both sides when there is a controversy. As Mr. Gale claims that the original statements were incorrect we cheerfully supply this explanation of the position. In future, in our reports, shops will be classified as union, open, or non-union, these terms having been, heretofore, defined. — EDITOR.

Convention of United Mine Workers.

The Seventeenth Annual Convention of the United Mine Workers of America was held at Indianapolis, Ind., Jan. 16-24, 1906.

The average paid-up membership for 1905 was

reported as 267,331, an increase of 16,325 members over the 1904 membership of 251,006.

During the year ending Dec. 31, 1905, 199 local unions were organized, 16 were reorganized, and 280 charters were surrendered or withdrawn. This does not indicate that 280 active local unions were lost during 1905, as many charters were gathered up in districts where local unions were only temporarily maintained.

Among the resolutions offered and adopted were those favoring better legislation for the protection of mine workers by the adoption of a bill prohibiting the employment of inexperienced and incompetent persons as miners, 1,905 persons being reported as killed and 4,081 injured in mine casualties during 1904; prohibiting the employment of boys under the age of 14 years in or around the mines; the favoring of the eight-hour day for all mine workers, including engineers and firemen, and that no settlement be made without this provision; the pensioning of the aged and disabled members of the organization; demanding a uniform wage scale for all underground labor; the exclusion of Japanese and Chinese from the union; the strict enforcement of the Chinese exclusion act; the proposed establishment of a home for aged and dependent members; and the exemption from payment of dues for members over sixty years of age.

The financial statement for the year 1905 gives the total income as \$810,264.40, of which the per capita tax was \$589,015.69 and the defence fund \$867.78. The total expenditure amounted to \$1,024,670.32, of which \$753,723.52 was expended for aid, leaving a net decrease of expenditures over the income of \$214,405.92. — *Minutes of the 17th Annual Convention of the United Mine Workers of America, Indianapolis, Ind., 1906.*

Building Trades, Great Barrington.

Carpenters No. 1045 of Great Barrington made a demand for an increase of wages from \$2.80 to \$3 for eight hours. It was granted on April 1 without question. Stockbridge, Lee, and Lenox granted the same increase.

Masons made a demand for an increase from \$3.50 to \$4, but withdrew the demand after a little arbitration. The painters made a demand for increase in wages from \$2.25 to \$3, but compromised on \$2.50. The employers then declared open shop. The painters called for aid from the carpenters, and at a full meeting voted "to a man" not to work on any job with a non-union painter, and urged all painters to go on a strike, which they did and were out one day. The employers all signed a contract to hire none but union men and run the closed shop, the contract to be in force until January next.

A number of the union's men are working near New York, where men are in demand and the wage scale \$3.25; men are getting from that to \$3.75 for eight hours. There are men enough here for the work in sight. Work in Stockbridge was reported to be good for the summer and favorable outlook.

Carpenters No. 444 of Pittsfield made a demand for \$3 a day and strike ensued. Employers were to declare open shop on April 17. It is thought that the carpenters will start in on the co-operative plan for themselves. Several good jobs have been offered them if they will formulate such a scheme.

Musicians' Injunction.

Musicians Protective Assembly, No. 1629, K. of L. brought a bill in Superior Court against members

of Musicians' Protective Association, No. 9, A. F. of L., seeking an injunction to restrain defendants from interfering with the contracts of the members of the plaintiff body. The bill alleged that two bands, composed of members of plaintiff body, made contracts with certain divisions of the Ancient Order of Hibernians to furnish music for parade on March 17; that defendants appeared before County Board of A. O. H. and demanded that bands be forbidden and prevented from carrying out contracts on the ground that they were not composed of union men; that County Board desired to retain services of bands but defendants threatened County Board to refuse to furnish music for parade if said Divisions did not discharge bands from performance of their contracts; wherefore Division discharged bands, whereby members of plaintiff corporation have lost their contract rights and means of livelihood. Defendants claimed that they approached County Board and stated that bands composed of members of their Association would not take part in parade if bands composed of members of plaintiff's Assembly participated and that there was not intimidation of any sort. The Court refused to grant an injunction on the ground that plaintiff's charges were not substantiated.

Typothetæ Gets Injunction.

After modifying the Butterick injunction issued by Judge Gildersleeve to a degree of practical dissolution, Justice James A. Blanchard spread a blanket over New York Typographical Union in a temporary restraining order, issued upon the affidavit of representatives of the typothetæ. The defendants specifically named are . . . The injunction states that the "affidavits of the plaintiffs show that they are entitled to the judgment sought for, as the acts of the defendants tend to work irreparable injury and damage to the plaintiffs." It is also declared that the defendants are unable to answer to the plaintiffs in damages, and relief or remedy appeared to be obtainable only through injunction relief in a court of equity.

It is difficult to see what this mandate will accomplish, as Justice Blanchard himself, in his opinion setting aside the Gildersleeve injunction, declared that it is lawful to picket, to dissuade, to boycott, so long as no violence, threat of bodily harm, intimidation, coercion, force or fraud is indulged in; that in so far as it tells the members of the union not to establish pickets, not to approach the employees of the typothetæ concerns with persuasion and argument, not to boycott non-union shops or their customers, the injunction does not enjoin. But if this order will quiet the fears of the teapot the printers can stand it. They know the law; they know their rights and will maintain them. — *Typographical Journal*, April, 1906.

Trial by Jury Denied to Union Printers.

Typographical Union No. 16, E. R. Wright, its president, and E. E. Bessette, were found guilty by Judge Holdom of violating an injunction against the printers on the petition of the Typothetæ. The court said he had not made up his mind as to the penalty to be applied, and fixed a later date for passing sentence.

While Judge Holdom was making his decision in the contempt case, two printing firms were making an agreement with the union and the strike breakers in one office were declaring a strike against

working nine hours a day for the same money union printers were receiving for eight.

Among the points of the injunction which the court decided had been violated were:

Picketing is prohibited.

Congregating near the premises of the members of the Typothetæ for the purpose of compelling or inducing or soliciting the employees of any of the complainants to quit work or prevent any person from entering the service of complainants.

From attempting by bribery, payments or promise of transportation or other rewards to induce the employees of said complainants to quit.

Overrules Motion for Jury Trial.

In reading his decision Judge Holdom said that the motion for a trial by jury, first, under the rights of the Constitution, and, second, under the chancery act, were both overruled. He said the chancery act makes a trial by jury only at the discretion of the court.

"The motion is denied," he said, "because the court had no doubt as to the facts, the findings and settling of which would be the province of the jury."

The two firms which agreed that it was better to run a union shop under union conditions than to conduct one in which non-union men were employed were the Enterprise Press and Libby & Sherwood. — *Journal of the Brotherhood of Boiler makers and Shipbuilders of America*.

Labor Publications.

The following publications bearing on the subject of labor have recently been received by the Bureau from Samuel Gompers, President of the American Federation of Labor:

Some Reasons for Chinese Exclusion. Meat vs. Rice. American Manhood Against Asiatic Coolieism. Published by the American Federation of Labor, Washington, D. C.

The Philosophy of the Labor Movement. By George E. McNeill. Published by the American Federation of Labor, Washington, D. C.

The Union Label. Its History and Aims. Prize Essays. Published by the American Federation of Labor, Washington, D. C.

Organized Labor. By Samuel Gompers, President of the American Federation of Labor.

Trade Union Epigrams. By Walter Macarthur.

Has the Non-Unionist a Right to Work How, When, and Where He Pleases? By Frank K. Foster.

History and Philosophy of the Eight-Hour Movement. By Lemuel Danbyrd. Eight-hour Series No. 3.

Labor's Grievances.

A copy of the Bill of Grievances as presented by organized labor to the President of the United States, President pro tempore of the Senate, and to the Speaker of the House of Representatives on March 21, 1906, follows:

GENTLEMEN: The undersigned Executive Council of the American Federation of Labor, and those accompanying us in the presentation of this document, submit to you the subject matter of the grievances which the workmen of our country feel by reason of the indifferent position which the Congress of the United States has manifested towards

the just, reasonable, and necessary measures which have been before it these past several years, and which particularly affect the interests of the working people, as well as by reason of the administrative acts of the executive branches of this Government and the legislation of the Congress relating to these interests. For convenience the matters of which we complain are briefly stated, and are as follows:

The law commonly known as the Eight Hour Law has been found ineffective and insufficient to accomplish the purpose of its designers and framers. Labor has, since 1894, urged the passage of a law so as to remedy the defects, and for its extension to all work done for or on behalf of the Government. Our efforts have been in vain.

Without hearing of any kind granted to those who are the advocates of the Eight Hour Law and principle, Congress passed, and the President signed an appropriation bill containing a rider nullifying the Eight Hour Law and principle in its application to the greatest public work ever undertaken by our Government, the construction of the Panama Canal.

The eight-hour law in terms provides that those entrusted with the supervision of government work shall neither require nor permit any violations thereof. The law has been grievously and frequently violated; the violations have been reported to the heads of several departments, who have refused to take the necessary steps for its enforcement.

While recognizing the necessity for the employment of inmates of our penal institutions, so that they may be self-supporting, labor has urged in vain the enactment of a law that shall safeguard it from the competition of the labor of convicts.

In the interest of all of our people, and in consonance with their almost general demand, we have urged Congress for some tangible relief from the constantly growing evil of induced and undesirable immigration, but without result.

Recognizing the danger of Chinese immigration, and responsive to the demands of the people, Congress years ago enacted an effective Chinese exclusion law; yet, despite the experience of the people of our own country, as well as those of other countries, the present law is flagrantly violated, and now, by act of Congress, it is seriously proposed to invalidate that law and reverse the policy.

The partial relief secured by the laws of 1895 and 1898, providing that seamen shall not be compelled to endure involuntary servitude, has been seriously threatened at each succeeding Congress. The petitions to secure for the seamen equal right with all others have been denied, and a disposition shown to extend to other workmen the system of compulsory labor.

Under the guise of a bill to subsidize the shipping industry, a provision is incorporated, and has already passed the Senate, providing for a form of conscription, which would make compulsory naval service a condition precedent to employment on privately owned vessels.

Having in mind the terrible and unnecessary loss of life attending the burning of the Slocum in the harbor of New York, the wreck of the Rio de Janeiro at the entrance to the bay of San Francisco, and other disasters on the waters too numerous to mention, in nearly every case the great loss of life was due to the undermanning and the unskilled manning of such vessels, we presented to Congress

measures that would, if enacted, so far as human law could do, make impossible the awful loss of life. We have sought this remedy more in the interests of the traveling public than in that of the seamen, but in vain.

Having in mind the constantly increasing evil growing out of the parsimony of corporations, of towing several undermanned and unequipped vessels called barges on the high seas, where, in case of storm or stress, they are cut loose to drift or sink, and their crews to perish, we have urged the passage of a law that shall forbid the towing of more than one such vessel unless they shall have an equipment and a crew sufficient to manage them when cut loose and sent adrift, but in vain.

The Anti-Trust and Interstate Commerce laws enacted to protect the people against monopoly in the products of labor, and against discrimination in the transportation thereof, have been perverted, so far as the laborers are concerned, so as to invade and violate their personal liberty as guaranteed by the Constitution. Our repeated efforts to obtain redress from Congress have been in vain.

The beneficent writ of injunction intended to protect property rights has, as used in labor disputes, been perverted so as to attack and destroy personal freedom, and in a manner to hold that the employer has some property rights in the labor of the workmen. Instead of obtaining the relief which labor has sought, it is seriously threatened with statutory authority for existing judicial usurpation.

The Committee on Labor of the House of Representatives was instituted at the demand of labor to voice its sentiments, to advocate its rights, and to protect its interests. In the past two Congresses this Committee has been so organized as to make ineffectual any attempt labor has made for redress. This being the fact, in the last Congress, labor requested the Speaker to appoint on the Committee on Labor members who, from their experience, knowledge, and sympathy, would render in this Congress such service as the Committee was originally designed to perform. Not only was labor's request ignored, but the hostile make-up of the Committee was accentuated.

Recently the President issued an order forbidding any and all Government employees, upon the pain of instant dismissal from the Government service, to petition Congress for any redress of grievances or for any improvement in their condition. Thus the constitutional right of citizens to petition must be surrendered by the Government employee in order that he may obtain or retain his employment.

We present these grievances to your attention because we have long, patiently, and in vain waited for redress. There is not any matter of which we have complained but for which we have in an honorable and lawful manner submitted remedies. The remedies for these grievances proposed by labor are in line with fundamental law, and with the progress and development made necessary by changed industrial conditions.

Labor brings these its grievances to your attention because you are the representatives responsible for legislation and for failure of legislation. The toilers come to you as your fellow-citizens who, by reason of their position in life, have not only with all other citizens an equal interest in our country, but the further interest of being the burden-bearers, the wage-earners of America. As labor's representatives we ask you to redress these grievances, for it is in your power so to do.

Labor now appeals to you, and we trust that it may not be in vain. But if perchance you may not heed us, we shall appeal to the conscience and the support of our fellow citizens.

Very respectfully,

[Signed]

SAMUEL GOMPERS, DANIEL J. KEEFE,
JAMES DUNCAN, WM. D. HUBER,
JAMES O'CONNELL, JOSEPH F. VALENTINE,
MAX MORRIS, JOHN B. LENNON,
D. A. HAYES, FRANK MORRISON,
Executive Council, American Federation of Labor.

Chicago Federation of Labor.

In answer to our inquiry to the Secretary of the Chicago Federation of Labor as to the strength of the Federation and certain other pertinent facts, the following information was received:

"There is now represented in the Chicago Federation of Labor 208 local unions, representing a membership of 125,000 and not 60,000. It is also true that about two years ago there were represented in the Chicago Federation of Labor 437 unions, representing a membership of 250,000, but this does not go to say that the union membership of Chicago has decreased. It simply was a case of locals withdrawing from the Central Body, and not a decrease of union men as some of the papers that are antagonistic to labor would have outsiders believe. Then there is this to bear in mind, and that is that all locals represented in the Federation do not pay per capita tax on their full membership.

In all probabilities on account of the great fight having been made on organized labor in this city the union membership has probably decreased about 25,000, but I even question this. In some cases there was amalgamation of organizations. At no time in the history of the Federation have all the locals in this city been affiliated with the Central Body. At the time there were 437 unions affiliated there was in the neighborhood of over 200 organizations that were not affiliated.

I do not know as I could give any definite reasons of locals withdrawing. Each one has its own reasons; some on account of the fight that was being made gave the reason that they were desirous of decreasing expenses; some thought that by forming a Central Council of their own craft that their interest could be best served; consequently, some pulled out on that account; then again some locals felt that inasmuch as some locals of their craft were affiliated their interest would be taken care of by them; for instance, there are about twenty Painters' locals in this city, and only one affiliated with the Federation, and for this reason. We have about forty local councils in their respective crafts in this city. Of course all of them have locals affiliated with the Federation, and in this way they probably figure that it is unnecessary to belong.

I wish to state further that since the first of January about forty organizations have again re-affiliated, and the Central Body has again taken on new life. It is predicted that within the next year there will not only be 437 unions affiliated, but we expect to find about 600 in the Central Body.

There is in this city to-day over 600 local unions, and under separate cover you will find a roster that was gotten out about six months ago of nearly all the locals by Secretary Alex McDonald of the Building Trades Council.

In conclusion I wish to make this statement most emphatically that on account of the decrease of locals affiliated with the Federation it does not fol-

low that the membership of organized labor of this city has decreased."

The Platform of the Chicago Federation of Labor follows:

Platform.

This organization aims to secure the emancipation of the laborer from the bonds of wage-slavery, but realizing that this object can only be attained after years of patient effort and the perfect organization and education of the working masses, will, as the means to that end, endeavor,

1. To bring within the folds of organization every department of productive industry in this city and vicinity, upon a strict recognition of the autonomy of each trade and the promotion and advancement of such bodies, for the purpose of securing their co-operation in defending and advancing the interests of the working classes.

2. To assist each other in receiving fair remuneration for labor and forcing recognition of our rights as free citizens to join and participate in any organization not in violation of the laws of the land, and enforce that right by withdrawing and using our utmost influence to induce others to withdraw all patronage from any employer who seeks to control the mind as well as the labor of the workers.

3. To examine and discuss all questions affecting the interests of the working classes, and take such action as will tend to improve their condition.

4. To secure sanitary inspection of mines, factories, dwellings, and all conditions of labor.

5. To secure the payment of wages in lawful money and the abolition of truck pay.

6. To secure abolition of the competition of convict labor, whereby a premium is placed upon crime and honest labor degraded.

7. To abolish child labor under sixteen years of age.

8. To shorten the hours of labor to eight and to secure equal pay for equal service for both men and women.

9. To advance the sale of union made articles bearing the union label and educate the people to the necessity of demanding union made goods, all labels to be registered in and adopted by the American Federation of Labor.

10. To secure sufficient courts and methods to give a speedy trial of all cases in law and equity and thus recognize personal right and establish justice.

11. To secure the adoption of a Constitutional amendment requiring the election of the President and Vice-President, United States Senators, and all judges of the United States courts by the direct vote of the people.

12. To secure the election of the Chicago Board of Education by direct vote of the people.

13. To secure public ownership of all public utilities.

14. To secure thorough reform of the judiciary.

15. To secure prohibition of gambling in stocks and the necessities of life.

16. To secure municipal ownership and operation of water, gas and electric light plants, telephones, and all street railroads overhead, surface and underground, to be operated by the municipality in the interest of the people.

17. To have all municipal work performed directly by the municipality without intervention of contractors.

18. To secure the abolition of the fee system in all public offices.

19. To secure the abolition of the tenement house and sweatshop system.

20. To secure the adoption of the initiative and referendum and imperative mandate.

21. To bring about the correction of the present system of selecting Grand Jurors, whereby all classes of citizens may be represented thereon properly.

Labor to Watch Congress.

Washington, April 11.—If the action in this city of the Central Labor Union meets with the approval of the other central bodies throughout the country, there will be established in this city a labor legislative committee to look after all matters of legislation in Congress affecting labor. The proposed legislative body will be composed of a representative from each of the five hundred and fifty-nine Central Labor Unions in the United States. The matter came up before a meeting and the central body unanimously passed a resolution offered by

President Adams, instructing the secretary to send a communication to the various central unions throughout the country inviting them to have a representative on the committee. Simultaneously with this announcement there was issued by the American Federation of Labor a circular letter to all trade unionists of America calling their attention to and quoting in full the recent list of grievances, adopted by the executive council of the American Federation of Labor and presented to Speaker Cannon, Senator Frye and President Roosevelt, which, it is stated, "is expressive of the decision which organized labor of America has made manifest in its various conventions and union meetings." A statement by Mr. Gompers says: "The American Federation of Labor firmly and unequivocally favors the independent use of the ballot by the trade unionists and workmen, united regardless of party." — *In Boston Transcript.*

RECENT LEGAL LABOR DECISIONS.

Employer's Liability—Tools and Machinery.—In the recent case of *Wolf v. New Bedford Cordage Co.*, 76 N. E. 222, the Supreme Judicial Court of Massachusetts held that an employer, while under no obligation to provide the most modern machinery and tools for the use of employees, must furnish those which are reasonably safe and adapted to the work; that an employer is under the obligation of keeping machinery and tools in proper repair.

Labor—Government—Extra Pay.—The United States Circuit Court of Appeals for the Ninth Circuit held, in the case of *United States v. Moses*, that the limitation of the hours of labor per day by statute and departmental regulations does not entitle a laborer who voluntarily exceeds the limit without any contract for extra compensation to receive extra pay therefor from the Government.

Employer's Liability—Defective Appliance—Promise to Repair.—The United States Circuit Court, District of Nevada, in the recent case of *Burch v. Southern Pacific Co.*, 140 Fed. 270, held that, as a general rule, to justify a servant in remaining in the service in reliance on the master's promise to repair defective machinery or appliances, it is not necessary that a definite time for making repairs should be fixed, as a reasonable time will be implied, in the absence of an express agreement.

Work and Labor—Implied Contracts.—In the recent case of *Buck v. Pond* 105 N. W. 909, the Supreme Court of Wisconsin held that one who performs labor and furnishes materials in clearing and improving a tract of land belonging to another under a purported contract for the purchase of the land, which by reason of its indefiniteness is not susceptible of enforcement, is entitled to recover for the labor and materials expended on the land.

Employer's Liability—"Ways, Works, or Machinery."—In the recent case of *Cahill v. Boston & Maine*

R. R. Co., 76 N. E. 911, the Supreme Judicial Court of Massachusetts held, that where a servant was injured by the fall of certain bales of cotton which were alleged to have been negligently piled, such bales did not constitute a part of the master's "ways, works, or machinery" within the employer's liability act.

Employer's Liability—Violation of Statute.—The Supreme Judicial Court of Massachusetts held in the case of *Finnegan v. Samuel Winslow Skate Mfg. Co.*, 76 N. E. 192, that the extent of the master's duty of inspection is measured by the character of the apparatus, the length of time it has been in operation, and the nature of the use to which it is subjected; that a violation by a master of Rev. Laws, c. 104, § 27, requiring elevators to be guarded and equipped with some device to prevent persons being caught between the floor of the car and the floor of the building, while not conclusive, is evidence of negligence in an action for injuries to a servant.

Employer's Liability—Assumption of Risk.—In the recent case of *Wells & French Co. v. Kapaczynski*, 75 N. E. 751, before the Supreme Court of Illinois, it appeared that Kapaczynski was in the employ of Wells & French Co. as a woodworker, and was ordered by the foreman to plane certain pieces of wood on a machine; upon complaining that the work was dangerous, he was ordered to do it "or go home"; employee was injured while doing the work, without being guilty of contributory negligence. The Court held that employee did not assume the risk by continuing work.

Stipulations—Strikes—Non-performance of Contract.—The Supreme Court of Appeals of Virginia, in the recent case of *Smokeless Fuel Co. v. W. E. Seaton & Sons*, 52 S. E. 829, held that a contract for the sale of coal which provided that the seller would use every possible effort toward completing the contract, "but that it was subject to strikes . . . beyond the control" of the seller, bound the seller to

deliver the coal, unless there was a strike which was so far beyond its control as to render performance impossible; that whether defendant was prevented from performing its contract by a strike beyond its control, within the meaning of a clause of the contract excusing performance in case of such strikes, was, under the evidence, a question for the jury.

Employer's Liability — Contributory Negligence.—The Supreme Court of the United States, in the recent case of *Looney v. Metropolitan R.R. Co.*, 26 Sup. Ct. 303, affirmed the judgment of the Supreme Court of the District of Columbia in favor of defendants in an action to recover damages for the alleged negligent killing of the plaintiff's intestate. The Court held that a street railway pitman, by unnecessarily touching the insulated parts in adjusting the leads connecting the motive power of a street car with the overhead current, relieves the company from liability for his death from the resulting shock, although the conductor of the car may have been negligent in permitting the trolley pole to come in contact with the trolley wire.

Constitutional Law — Sunday Sales.—In the recent case of *State v. Weiss*, 105 N. W. 1127, the Supreme Court of Minnesota held that c. 362, p. 652, Laws of 1903, prohibiting the public traffic in certain articles of merchandise on Sunday, is constitutional; that the fact that defendant was of the Hebrew race and of the Jewish church, regularly attended such church as his place of worship on Saturdays, or the seventh day of each week, and believed in the doctrines of that church, among other things, that Saturday, or the seventh day of every week is the Sabbath or Lord's day, to be observed and kept by him as a day of worship, does not in any manner affect the constitutionality of said chapter; that the Sunday law is justified as a sanitary measure and as a legitimate exercise of police power; that § 6514, Gen. Stat. 1894, which provides that "it is a sufficient defense to a prosecution for servile labor on the first day of the week that the defendant uniformly keeps another day of the week as holy time and does not labor upon that day," has no application to a proprietor publicly selling groceries on Sunday.

Trade Unions — Money Wrongfully Obtained — Recovery.—In the recent case of *March v. Bricklayers and Plasterers Union No. 1, of Connecticut*, et al., 63 Atl. 291, before the Supreme Court of Errors of Connecticut, it appeared that the union voted to refuse to handle brick from any manufacturer delivering brick to boss masons employing non-union men, and served notice thereof to the manufacturers. Subsequently a manufacturer sold brick to a boss mason employing non-union men. The Union voted to place damages of \$100 against the manufacturer. Afterwards the manufacturer began to deliver brick to a boss mason employing union men. The union demanded payment of the \$100 under threat that unless the same was paid the men employed by the boss mason would refuse to handle the brick, and payment was made. The Court held that the money was extorted by means of threats, in violation of Gen. St. 1902, § 1296, punishing every person who shall threaten to compel another against his will to do an act which such person has a legal right to do, and the same was recoverable; that the union could not justify its action on the ground that its members had the

right to decline to handle the manufacturer's brick and had the right to waive the exercise of that right on such conditions as they might impose, or on the principle that it exercised the rights of fair trade competition.

Employer's Liability — Superintendence of Labor Organizations.—In the recent case of *Farmer v. Kearney*, 39 Sou. 967, it appeared that plaintiff was injured while engaged as a screwman, loading cotton in the hold of a steamship. The commerce of the port of New Orleans is handled by two associations—the Longshoremen's Benevolent Association, which handles the cotton up to the time that it is attached to the hoist, and the Screwmen's Association, which handles it from that time until it reaches the hold of the ship. These two associations form together the Dock and Cotton Council, and each association refuses to take cotton from or deliver it to anybody but members of the other association. The stevedore does not come in contact with the individual, but employs an entire gang, one of whom they designate as foreman. The Supreme Court of Louisiana held that responsibility of contractors for injury received by workmen rests upon their freedom of action in respect to selection of and to superintendence over the latter. When the individual workmen, instead of allowing matters to take their usual shape and course, make it a condition of their accepting service that the contractor will yield in their favor this right of freedom of action, they absolve him from the responsibility which otherwise would be thrown upon him, and look to that of their own selected agencies. When the workmen delegate to a labor organization which they have joined (and others in privity with it) this right of selection and superintendence, they agree, so far as the contractor is concerned, to accept the membership of their fellow workmen in their respective organizations, and the action of those associations is, *ipso facto*, good and sufficient guaranty to them for their individual safety and protection. If they deem membership in organizations as conferring benefits upon them, they cannot accept the benefits and repudiate the resulting legal disadvantages. Neither justice nor reason would justify throwing upon contractors responsibility in favor of parties over which they have themselves taken control.

Trade Unions — Influencing Appointment to Office — Obligation of Members.—In the recent case of *Schneider et al. v. Local Union No. 60, of Plumbers*, etc., 40 Sou. 700, before the Supreme Court of Louisiana, it appeared that plaintiffs, members in good standing, of Local No. 60, had been appointed to the Board of Examiners of Plumbers for the city of New Orleans, and voted for a member of their union for the position of plumbing inspector, other than the one recommended by the union. Plaintiffs were fined by the union and were thrown out of employment by the refusal of other members of union to work with them. The Court held: (1) that the fact that the union recommended another member to the office of plumbing inspector imposed no obligation upon the plaintiffs, upon their subsequently becoming members of the Board of Examiners of Plumbers, to vote for the candidate recommended by their union; that their obligations to the union and to the public were distinct from each other, the latter being paramount; hence their failure to vote for such candidate afforded no sufficient reason why their union should fine and

suspend or boycott them, and they are entitled to relief, by injunction and by judgment remitting the fine imposed, reinstating them in the union, and condemning the union and its officers and members who participated in the actions, in damages, actual and exemplary; (2) that the obligation or pledge which an initiate in a labor union is required to take is to be construed with reference to the declared purposes of the organization, and is binding only in so far as those purposes are lawful and are to be obtained by lawful means, and when such union attempts the accomplishment of an object which is foreign to the purposes for which it is organized, or attempts the accomplishment of those purposes by unlawful means, the initiate or member may properly say: "I entered into no such contract;" (3) that agreements which tend to injure the public service are opposed to the policy of the law and will not be enforced by the Courts; of this character are agreements to use one's influence to secure the election or appointment of a person to a public office, and those which restrict the free exercise of the discretion vested in a public officer for the public good; (4) that it is the duty of an officer having a power of appointment to make the best appointment in his power at the time the appointment is made, and it is against public policy that he should be deprived of the exercise of his best judgment by a contract previously made or an obligation previously assumed; (5) that the general rule is that a complaining member of an organization should exhaust the remedies provided by the laws of the organization before applying to the Courts; but where those laws provide no remedy, and the organization provides none, but meets the demands thereof with futile correspondence and vexatious delays, it becomes a question for the Courts to determine whether or not the member has done all within his organization that could reasonably be expected of him.

Constitutional Law—Contract not to join Labor Union.—In the recent case of *People v. Marcus*, 110 App. Div. 255, before the Appellate Division of the Supreme Court of New York, First Department, defendant appealed from judgment of Court of Special Sessions of the city of New York, convicting him of a violation of § 171a of the Penal Code. It appeared that one Scheinbaum entered into a written agreement with H. Marcus Skirt Co. not to join or become a member of any labor organization as a condition of securing employment from said company and continuing in its employ. Section 171a of the Penal Code provides as follows: "Any person or persons, employer or employers of labor, and any person or persons of any corporation or corporations on behalf of such corporation or corporations, who shall hereafter coerce or compel any person or persons, employee or employees, laborer or mechanic, to enter into an agreement, either written or verbal from such person, persons, employee, laborer or mechanic, not to join or become a member of any labor organization, as a condition of such person or persons securing employment, or continuing in the employment of any such person or persons, employer or employers, corporation or corporations, shall be deemed guilty of a misdemeanor. The penalty for such misdemeanor shall be imprisonment in a penal institution for not more than six months, or by a fine of not

more than two hundred dollars, or by both such fine and imprisonment."

Judge McLaughlin in rendering the decision said in part: "The statute was aimed at the coercion or compulsion resulting from the desire to obtain work and the inability to obtain it without entering into such agreement. The question is . . . whether it is competent for the Legislature to inflict criminal punishment on an employer for asking an applicant for employment whether he belongs to a labor union, and whether he is willing to withdraw or agree not to join as a condition of obtaining employment and making that a condition of the employment. . . . If it was competent for the Legislature to enact this statute, it will be competent for it to enact in various forms class legislation that will not be for the public good. . . . Such legislation is a radical departure from what has been regarded in the past as the province of the Legislature. It has always been supposed, and the decisions so holding are numerous, that an employer, so long as the contract does not affect the public health, morals, or welfare, is at liberty to employ or discharge whomsoever he pleases and to refuse to employ any person, no matter what his motive therefor may be, without becoming answerable therefor except for a breach of contract for an unjustifiable discharge of an employee; and likewise that an individual may accept or refuse any employment that he chooses or quit work at will, and that his reason therefor cannot be questioned, and he incurs thereby only liability for a breach of contract if he quit it in violation of his contract. If it be competent for the Legislature to declare it a crime for an employer to exact as a condition of giving employment, which he is under no obligation to give, that the employee shall not belong to a labor union, then it must be equally competent for the Legislature to make it a crime for the employer to refuse to give work to one applying therefor who is unwilling to make such an agreement. . . . Labor unions are lawful organizations. . . . Strikes are lawful so long as lawfully conducted. It has been frequently declared by the courts of this State that it is competent for the members of a labor union to refuse to work with non-union men, and to strike if their demands are not acceded to. (170 N. Y. 315; 179 N. Y. 545; 99 App. Div. 605.) It does not follow, however, that it is competent for the Legislature to force individuals against their will to become members of labor organizations as a condition of obtaining employment, or to compel employers, under the penalty of fine and imprisonment, to employ only union labor. . . . The statute, however, clearly discriminates in favor of labor unions by forbidding an employer either to impose as a condition of employment that the employee shall sever his relation with the union, or, if not a union man, shall not join a union. In the making of such a contract both the employee and employer are acting within their strict legal rights. . . . The provision of the Federal Constitution which we think this statute contravenes is section 1 of the 14th amendment, which, so far as material, provides as follows: 'Nor shall any State deprive any person of life, liberty or property without due process of law, nor deny to any person within its jurisdiction the equal protection of the laws.' The corresponding provisions of the State Constitution are sections 1 and 6 of article 1."

EXCERPTS

Relating to Labor, Industrial, Sociological, and General Matters of Public Interest.

Immigrant Distribution.

To treat immigration from a fair point of view we must keep in mind the fact that it is a necessity to the development of the resources of this country. We continually need new vigor in our agricultural and commercial pursuits, and millions of acres of land need cultivation. The products of our country are ever on the increase and many new factories are constantly springing up. Our uncultivated lands should be considered a loss of income to our country. We need additional labor in these branches of industry and hence we need immigration.

At all times there have been people who have opposed immigration. They have never been entirely successful in their work and they never will be. The reason is self evident. As long as there exists a greater demand for labor and opportunities for a greater number of people, the country will find itself in need of the immigrant. Conditions, not men, regulate these measures.

If this country contained as many people as it could hold and succor, immigration would cease of its own accord. Men come to better their condition and when they find that the United States offers no remedy they will soon cease to come. Our ever developing industries and our undeveloped lands demand additional labor, and such a demand will be supplied by those who come from foreign shores.

Our problem does not confine itself to surplus immigration but rather to uneven distribution. Let us send the new comers to localities where they are needed, thus deriving a benefit from immigration and making the immigrants happy and useful citizens. What has been our course up to the present time? We have allowed the question of immigrant regulation to take care of itself. The results have not been satisfactory. Too many have settled in the large cities, creating congested districts, leaving the golden opportunity of cultivating our lands slip by.

It is necessary to pursue our work from the time the immigrant first sets foot upon our shores. If advised and made to understand the opportunities existing beyond the crowded cities they could be induced to go to places where they are needed.

There would then be no cause for alarm. To-day, without any effort on our part, a great many have left the large cities and have settled in the interior of the country. Their friends have followed, thus creating a nucleus for others. The tendency of the immigrant to-day is to get away from the large cities. Only tell him where there is an opportunity and if he has the means he will go.

The Baron de Hirsch Fund Committee of America has changed the tide and still continues to follow out its policy. It has been a slow process, but it is meeting with greater success every day. The Boston branch which I have the honor to represent has

distributed yearly 800 immigrants, and these have made their homes in the localities away from the large cities, and cases of return to the port cities have been rare. The result is self evident. Last year I sent letters of inquiry to the mayors and selectmen of Massachusetts, Vermont, and New Hampshire asking if the immigrants who had been sent to their respective cities and towns had become useful citizens. In every case a favorable reply was received with the additional information that the children were excellent pupils at school. The Industrial Removal Office of New York has done twenty times greater work with similar and even better results.

These same immigrants have purchased deserted or neglected farms with the money they have saved, and through dint of hard labor have converted them into producing farms. Every day when the factory whistle sounds thousands of immigrants in Massachusetts leave their homes to work and add to the income of the country. During the last few years immigrants have increased, and yet during the summer months there are not men enough to fill positions. Thousands of applications from farms and factories reach us which we cannot fill. These things teach us that we should combine our efforts not to prevent the immigrant from coming here but to see that he reaches a place of usefulness when he is here.

For ten years I have advocated distribution, and when I attended the Conference of the Civic Federation in New York as a Massachusetts delegate, through the kindness of Governor Douglas, as a result of the discussions a resolution was adopted to recommend to Congress that a distribution system be adopted. If the United States takes up this measure, distribution offices will become a sort of labor bureaus, and the result will be an even distribution of labor. In each state an office of distribution would have to be established which should keep itself informed of opportunities existing within its limits. These offices might be under the administration of the Bureau of Commerce and Labor, or a special branch might be established. A central office should gather information from all the States and through commissioners at the port of landing, and inform the immigrant of existing opportunities. The time to influence the immigrant is when he leaves the steamer. At first, this will be a crude system, but soon the States will realize the benefits they will derive from such measures and gradually the system will be perfected.

What you can do with the immigrant at the port and time of landing you never will be able to do again. A great many come to friends. They may not be induced to change the course of their destination, but those who have no relatives will follow the advice given them and will settle in States where

they are needed. With each family settled we help change the tide, for, if they do well, their friends will follow them.

A great deal of the success of this work will depend upon the seriousness and accuracy with which it is carried out. If the information given be truthful and accurate, the world will soon know of it, and the immigrant arriving here will be glad to follow directions given him. Each person who finds a home through this method will write to his former home, and while his friends may not believe in newspapers, they will have faith in this kind of information.

There is so much controversy at the present time regarding immigration and much that is said is mere nonsense. Pretty soon we will forget that a great majority in our own State are immigrants and children of immigrants, and that the opportunities given to us should be extended to others, especially when this would be to the benefit of the country.

We must not forget that in the last thirty years Massachusetts has added two millions to its one time population of one million, and these two millions of people were surely not born here in Massachusetts. The greater part of this increase is due to immigration, immigrants and their offspring, and surely our State has prospered. If the population were only a million and a half, what would Massachusetts represent to-day? It is true that some of the immigrants are becoming charges and are becoming an expense to the State. Compare this expense, however, with the income brought to us by others who are more fortunate and self-supporting and you will find that we are the gainer. The same holds good of the other States.

I am in favor of immigration and I believe that the majority of people in this State favor it too, yet I want only good men and women admitted. Criminals and others who can never become useful citizens should be left out. A desirable immigration properly distributed would add to our glory and be the means of proving to the world the principles for which we stand. I feel that we being a port city coming directly in touch with the drift from Europe ought to take the lead in such an important step.

Let our senators and congressmen consider this matter and act upon it in Washington and be instrumental in establishing this much needed reform in our immigration laws. And when another new year dawns let us hope that we may have established a system which will encourage such immigration as must needs be a benefit to this country, not forgetting in our aim for self defence and self betterment to be true to our traditions in offering a haven of rest to the down trodden and oppressed.—*Max Mitchell, Superintendent, Federation of Jewish Charities of Boston.*

Dangerous Occupations in France.

To check the spreading of contagious diseases, a decree was issued in France on November 22, 1905, extending the provisions of the decree of May 13, 1893, relative to the employment of women and children in dangerous or unhealthful occupations. The new provision forbids the employment of any person under 18 years of age in places where is handled soiled linen which has not been properly disinfected or washed in accordance with the decree of April 4, 1905, relative to the measures to be taken in the handling of soiled linen.—*Bulletin de l'Office du Travail, Paris, December, 1905.*

Factory Conditions in Portugal, 1904.

Labor conditions in industrial establishments in Portugal are regulated by several decrees, the most important being the decrees of April 11 and 14, 1891, and an order passed March 16, 1893. In general, the regulations prescribed are well observed, few violations being reported by the inspectors. The most frequent violations have consisted in failure to keep the registers in which manufacturers employing more than ten persons are required to inscribe the names of their employees and to indicate from day to day all changes in the personnel. It is stated, however, that many textile manufacturers neglect to provide looms with the protectors prescribed to prevent shuttles from flying up, while others have omitted to adopt coupling apparatus independent of the principal motor, a preventive measure required under an order issued July 15, 1903.

The accidents reported during 1904 numbered 44, some being due to the carelessness of employees. Through the intervention of the inspectors, two manufacturers paid wages of employees for time lost as the result of accidents sustained. The inspectors also reported three strikes during 1904, affecting 411 workmen; all were caused by unsatisfactory wages; in two instances no concessions were granted the strikers, while in the third case a compromise was effected.—*Bulletin de l'Office du Travail, Paris, France, January, 1906.*

The British Trades Dispute Bill.

The wholly unexpected surrender of the Government party in the House of Commons to the Labor party in the matter of the Trades Dispute bill promises to become a momentous event in British industrial history. The bill, which passed the House by an overwhelming majority, was considered in some detail in last week's issue of *The Iron Age*. It is so ultra-radical, really overwhelmingly so, that no one considered it had a chance of winning. Yet it promises to become a law unless the House of Lords intervenes, which students of recent parliamentary history believe to be doubtful. Labor unions are made exempt from all financial liability resulting from trades disputes, providing they do not transgress the criminal statutes. Briefly stated, the bill provides that no person is liable because he has done an action in furtherance or contemplation of a trade dispute which interferes with another person's business; the action of any combination of persons which would not be illegal if done by one person is legalized; no action can be brought against a trade union or against any person or persons representing the members of a trade union in his or their representative capacity; and it shall be lawful for members of a union "to attend at a man's house to persuade him not to work," which last provision, coupled with the previous provisions, legalizes picketing to an unprecedented extent.

Such a law would be a grave matter. The whole thing is so revolutionary in its bearing upon the relations of employer and employee as almost to constitute a threat to the welfare of British industry. If such a bill had been introduced in the American Congress, or in the Legislature of one of the States, it would have been scouted as a freak measure. The criminal laws are not involved, but the union leader who would seek or permit the violation of a criminal statute to further the purpose of a strike, when he is given such latitude as this law would give, would be wanting in simple

common sense. In this country the action of the British Parliament is a menace only as a precedent, as a sign of the times in Great Britain. But even in this somewhat remote sense there is food for serious thought. It is a suggestion to employers to be alert and watchful of all legislation which would take from a labor union or its members the financial responsibility which is as fair to the employee as the employer's responsibility is to him.—*The Iron Age, New York.*

Hours of Labor in Mines in France.

The following law regulating hours of labor in mines in France was passed June 29, 1905:

Art. 1. Six months after the promulgation of the present law, the day's work for workmen employed underground in fuel mines shall not exceed nine hours, counted from the entrance into the shaft of the last men descending to the arrival upon the surface of the first men ascending; for mines where entrance is made by means of galleries, the time shall be counted from the arrival at the foot of the entrance gallery to the return to the same point.

At the end of two years beginning with the date aforesaid, the length of the working day shall be reduced to eight and one-half hours and at the end of another period of two years to eight hours.

This provision shall not affect agreements or usages equivalent to agreements which, in certain mines, have established a normal working day shorter than that established by the preceding paragraphs.

Art. 2. In case periods of rest are provided for by the working rules of the mine and are taken either within the mine, or on the surface, the length of day stipulated in the preceding article shall be increased by the length of the resting time.

Art. 3. Derogations of the provisions of article one may be authorized by the minister of public works, with the advice of the general council on mines, in mines where the application of these provisions would be of such a nature as to endanger, for technical or economic reasons, the maintenance of the works. Withdrawal of these derogations shall be effected in the same manner.

Art. 4. Temporary derogations, the duration of which shall not exceed two months, but which shall be renewable, may be allowed by the chief engineer of the mineralogical district, either in case of accident, or for reasons of safety, or for occasional exigencies, or, finally, when there is an agreement between the workmen and the manager for the maintenance of certain local customs. The delegates for the safety of miners shall have a hearing, when such derogations are asked for as the result of accidents or for reasons of safety.

The manager may, on his own responsibility, in case of imminent danger, prolong the working day while awaiting the authorization for which he shall be required to make immediate demand of the chief engineer.

Art. 5. Violations of the present law shall be recorded in the reports of engineers and controllers in the mining service, which reports shall be admitted as evidence until the contrary is proven.

These reports shall be drawn up in triple copy; the first shall be sent to the prefect of the department, the second shall be recorded in the public prosecutor's office, and the third shall be delivered to the violator.

Art. 6. Managers, directors, or officers who shall have failed to place at the disposal of their workmen the means of leaving the mine within the time

provided for by the present law shall be prosecuted before a police court and punished by a fine of from five to 15 francs (\$0.97 to \$2.90). The fine shall be applied as many times as there shall have been persons employed under conditions contrary to the present law, provided, however, that the total amount of the fines shall not exceed 500 francs (\$96.50).

Heads of enterprises shall be civilly responsible for judgments rendered against their directors, managers, or officers.

Art. 7. In case of second offence, the violators shall be prosecuted before the correctional court and punished by a fine of from 16 to 100 francs (\$3.09 to \$19.30) for each person employed under conditions contrary to the present law, provided, however, that the total amount of the fines shall not exceed 2,000 francs (\$386).

There shall be a second offence, when, within the 12 months preceding the acts prosecuted, the violators shall have already been sentenced for an identical offence.

Art. 8. Article 463 of the Penal Code shall be applicable to judgments rendered in virtue of the present law.—*Bulletin de l'Office du Travail, Paris, France, July, 1905.*

Swiss Law on Hours of Labor.

The Swiss federal law of April 1, 1905, completing the factory law of March 23, 1877, makes the following provisions relative to hours of labor:

Art. 1. In industrial establishments subject to the factory law, the day's work, on Saturdays and the days preceding legal holidays, shall not exceed nine hours, including the time required for cleaning, nor be prolonged, in any case, beyond five o'clock in the evening.

Art. 2. It is forbidden to elude, by giving employees work to do at home, the limitations as to hours of labor established by article 11 of the factory law and article one of the present law.

Art. 3. The provisions of article one above are applicable to establishments which are obliged to cease operations on Sundays and holidays, but which are authorized to continue work at night, conformably to article 13 of the factory law. The Federal Council has, however, the right to establish an exception in favor of plants for which the necessity of night work on the nights preceding Sundays and holidays is proven.

Art. 4. The provisions of article one are not applicable:

(a) To the accessory works provided for by article 12 of the factory law;

(b) To manufacturing processes for which authorization to work without interruption is granted by articles 13 and 14 of the factory law (night work and Sunday work).

Art. 5. Authorization to prolong the day's work in an exceptional and transitory manner, on Saturdays and the days before legal holidays, may be granted for any industry if it is established that urgent circumstances render the extension of time necessary. Authorization may be granted for not more than two weeks.

The Federal Council shall designate, in addition, industries which, by reason of their peculiar conditions of operation, may obtain, for other motives or for a longer period, authorization for the day's work on Saturday.

It shall be the duty of the cantonal authorities designated in article 11, paragraph 4, of the factory law to grant such authorizations.

Art. 6. The executory and penal provisions (art. 17 to 19) of the factory law are also valid for the present law.

The provisions of the factory law which are contrary to the present law are abrogated.

Art. 7. The Federal Council is charged, by virtue of the provisions of the federal law of June 17, 1874, concerning popular voting on federal laws and decrees, to have the present law published and to establish the date upon which it shall enter into effect. — *Revue du Travail*, December, 1905, Brussels, Belgium.

Sunday Rest in the Argentine Republic.

Law of September 6, 1905.

In the capital of the Republic, physical labor for another is forbidden on Sunday, and work for one's self which is performed publicly in factories, workshops, stores, and other establishments; no other exceptions being allowed than those provided for in the law and in the regulations adopted for its application.

There are exempted from this prohibition, in conformity with the orders and regulations issued by executive authority:

1. Occupations which cannot be interrupted because of the nature of the needs which they supply, or for reasons of a technical character, the failure to observe which would cause grave injury to the public or to the industry itself. For these occupations special authorization, in conformity with the regulation, shall not be required.

2. In industrial establishments, the indispensable repairing or cleaning for which work cannot be interrupted during the week.

3. Works of great urgency resulting from accidents.

The regulation determines the hours of rest to be taken during the week in occupations included in these exemptions.

No exemption from Sunday rest applies to women, or to children under 16 years of age.

The provisions of the law do not apply to domestic service.

Taverns must be closed on Sundays.

The law holds employers responsible for violations committed, unless there is proof to the contrary. The penalties established consist of a fine of 100 pesos (\$96.50) for the first offence, and a fine of 200 pesos (\$193) and 15 days imprisonment for each subsequent offence.

The law entered into effect 90 days after its promulgation. — *Boletín del Instituto de Reformas Sociales*, January, 1906. Madrid, Spain.

Fishermen's Insurance in Iceland.

On November 10, 1903, a law was passed making the following provisions relative to life insurance for fishermen in Iceland:

Section 1. Henceforth the life of every native sailor engaged in deep-sea fishing on decked vessels, in local waters, shall be insured in conformity with the provisions of the present law.

Sec. 2. At the time of enrolment of the crew of a decked vessel, starting on a fishing trip, the person charged with the enlistment is required to prepare a special list containing the name, place of birth, age, and civil condition of every seaman referred to in section one, engaged as sailor, mate, or captain; and to forward this list, as soon as possible after the enlistment, to the Insurance Board provided for in section 4 of the present law.

Sec. 3. Every seaman insured in conformity with

the present law is required to pay into the insurance fund specified hereinafter a premium amounting to 15 öre (\$0.04) for each week's duration of the winter fishing season for which he is enlisted, and 10 öre (\$0.027) for each week of spring or summer fishing, the premium being computed from the day of enlistment. The ship-owner may pay to the agent charged with raising the ship's crew, upon the discharge of his seamen, the amount of the premium, which shall be refunded to him from their part in the product or from their salaries, or he may deposit, beside, from his own money, in the insurance fund, half of the total premium for the crew; collecting this contribution shall also be the duty of the enlistment agent. The premium is payable at the time of enlistment and may be collected by seizure. The enlistment agent shall pay the amount of the premiums into the insurance fund each year at the expiration of the month of September, with two per cent deduction for the cost of collection.

Sec. 4. The Insurance Board shall be administered by three persons under state supervision. The Government shall name one member of the Board, the association of ship-owners having the largest membership in the country shall select the second, and the association of seamen having the largest membership, the third. Each year one of the members of the Board shall retire, the first time by drawing lots, and another shall be appointed or elected in his place; however, the member retiring shall not be re-elected or re-appointed. If a member dies or retires for any cause whatsoever during the period between two elections, the Government shall replace him by a temporary member, until the permanent member can be regularly chosen. The Government may also dismiss a member and take the necessary measures for the selection of the new member. The Government may use, each year, the sum of 400 crowns (\$106.80), charged to the insurance fund, for services and expenses.

Sec. 5. If a seaman is drowned or becomes the victim of an accident in the course of the period for which he has paid an insurance premium in conformity with section 3, there shall be paid by the insurance fund, to his assigns, widow, children, father and mother, brothers and sisters, a yearly allowance of 100 crowns (\$26.70) during the four years next following.

If there are no claimants of this class, the sum shall revert to the insurance fund, unless contrary disposition has been made by a will conforming to law.

Sec. 6. If it happens that the insurance fund does not suffice to pay the annual allowances provided for in section 5, the state treasury shall supply the deficiency, reserving the right to be reimbursed thereafter when the condition of the fund shall have improved. However, the contribution of the state treasury shall not exceed 15,000 crowns (\$4,005) a year.

Sec. 7. Immediately after the establishment of the Board provided for in section 4, the Government shall issue, upon the recommendation of the Board, an order to regulate the execution of the present law.

Sec. 8. The present law shall enter into effect January 1, 1904. — *Annuaire de la Législation du Travail*, 1904. Brussels, Belgium, 1905.

Industrial Schools, Belgium.

Consul McNally, of Liege, says that in no country in the world does the government attach more importance to the industrial and professional educa-

tion of its people than in Belgium. While some of the industrial and professional institutions are maintained by the grace of the central government, the majority are subsidized by the provincial or communal administrations. The city of Liege supports one large industrial school and nine professional schools.

The industrial school is one of the best in Belgium, and has at present an attendance of 650 pupils. Many of its graduates have become noted in the industrial world.

The professional schools include one for tailors, where the lectures and practical work of a tailor as taught in conjunction are free. The course is five years. The school of horticulture is free, with a course of three years.

The commercial and consular high school is intended to offer an advanced education, both theoretical and practical, and is open to those contemplating the profession of banking, commerce, industry, or a consular career. The government usually drafts from the graduates the young men wanted in the various consulates throughout the world, where they remain without compensation during a preliminary prescribed period.

The firearm school was established in 1897, and like the other schools the applicant for admission must have had a primary education. Every detail from the stock making to the barrel is taught, and the boys must pass an apprenticeship in every branch of the gun-making industry. The lectures include both the theory and practical information of firearm making.

The remaining schools embrace tanning, house painting, mechanics, plumbing, and carpenter work. The mechanical school includes the study of political economy, hygiene, arithmetic, geometry, drawing (mechanical), physics, chemistry, mechanics, wood and iron work, bicycle and automobile making.

Plumbing is the only school in which an entrance fee is demanded. — *Daily Trade and Consular Reports*, No. 2533.

Municipal Aid to Emigrants, Scotland.

Consul Fleming reports that municipal aid is now being furnished to emigrants from Leith, Scotland, and the result is being watched with great interest. He says:

The unemployed workmen act of 1905 authorizes the appointment of distress committees by the local authorities of cities and towns and provides that "the central body may, if they think fit, in any case of an unemployed person referred to them by the distress committee, assist that person by aiding the emigration or removal to another area of that person and any of his dependents, or by providing or contributing toward the provision of temporary work." Any expenses incurred which shall not be met by voluntary contributions are to be paid out of the rates or taxes.

Leith is the first municipality in Scotland, if not in the United Kingdom, to adopt an emigration scheme. There are about 400 unemployed workmen in that city, and it is proposed by the distress committee to send to Canada as many as are physically fit for farm work and are willing to emigrate. A limited number of married men, with their wives and children, will be included in the list.

To insure the physical fitness of emigrants for residence in the Dominion the applicants are medically examined. Thirty-one adults and six children, who have now passed the required examination,

will embark at Glasgow on Saturday, March 24. Each adult emigrant will receive two new complete outfits of clothing, a steerage ticket, and \$5 or \$6 pocket money. It is calculated that the cost to the taxpayers will slightly exceed \$40 for each adult person sent abroad, not including the outfits of clothing, which, it is believed, will be largely provided by contributions of apparel and money. The first party of emigrants have been guaranteed work for twelve months on dairy farms in Ontario. Four are married men, over 30 and under 40 years of age. With one or two exceptions the single men are between the ages of 20 and 30.

The development of the Leith emigration scheme is watched with much interest and not without misgiving by the people of Edinburgh and other communities in Scotland. The extent to which it can be carried seems measurable only by the very elastic term "unemployed." Here and elsewhere the question has become sharply prominent. If an able-bodied man is entitled to assistance from the taxpayers for the purpose of leaving the country, what other burdens may not be placed upon them? — *Daily Consular and Trade Reports*, No. 2526.

The First International Congress on Unemployment.

The Milanese Società Unanitaria, founded by the late philanthropist P. M. Loria, provides the annual sum of half million lire for the adjustment of evils wrought by unemployment. The Society has created to that end several technical schools for workmen, a Registry Office, an Insurance Fund for Unemployed, a Bureau of Labour, a Technical Office for Rural Co-operative Societies, a Credit Bank for Co-operative Societies, an Emigration Committee, and it is preparing to have two Labour Colonies and to promote the first international Congress on Unemployment.

This grave problem presents itself in every country where industrial progress is foremost with increasing urgency and breadth. It consequently offers a large scope to the interest of scholars and Statesmen to whom the Congress will give a chance of exchanging ideas on these three points:

- Causes of Unemployment;*
- Means of preventing it;*
- Means of lessening its consequences.*

To insure a high level in the discussions, the Committee have asked prominent writers, lecturers and Delegates from Institutions for the prevention of Unemployment, who have already handled the problem, to participate with the Congress whose sittings are to take place on September 28 and 29.

To correct unintentional omissions in the forwarding of circulars the Committee ask the persons having an interest in the Congress to write for information to the Congress' Secretariate: *Segretariato del Congresso per la Lotta contro la Disoccupazione*, via Manzoni 9, Milano.

The admission fee to the sittings is 10 Lit.

Contributions must be directed to the Congress' Agenda and cannot be sent in later than June 30.

The International Honorary Committee as well as the Acting Committee included men of note and prominence in the various countries of Europe and the United States.

The Foundry No Place For Girls.

Mr. Editor, — There is one practice that is getting to be entirely too common in some parts of the country. It is one that every good citizen should do all he can to discourage, for I do not think that

the final outcome of the matter will be anything but evil in its effect on the nation. I refer to the working of girls, and the term "girls" include females just in their teens at one end and grey-haired women on the other, in the foundry. It is confined to working them in the core room at present, at least as far as my observation goes, but work they are doing there is just as hard and takes as much skill as would light bench moulding, and it is just one step further until some man or firm, greedy for the last cent that can be squeezed from the business, puts them at that, and the next thing will be to find them all over the foundry.

My opposition does not come from a general desire to shut women out from work where they may happen to compete with men, but it comes from a belief that such work as is found in and around a foundry is not suitable work for any woman. The work is dirty, so dirty that it is impossible for any one engaged in it to keep clean, and it is hard for any one to have the same degree of self-esteem with old dirty clothes on, and hands and face begrimed, that they have when they are clean and tidy. It is harder yet to have and keep the esteem of others under such conditions.

This is not a matter of fancy or of sentimentalism; it is a matter of fact. Go to any community you will and you will find that the average moulder does not occupy the same place socially in the community that the clerk who is earning much less wages does. If this be true of men think what it must mean for girls to keep their standing.

It will not do to dismiss this matter with the statement that it is only a class of foreign-born girls who are used to rough surroundings who will be found at such work, neither will it do to deny the lowering of the moral atmosphere. While most of the girls at present engaged in such work may be of foreign birth, many are not, and even if they all were it would not then be good for the community to have them so employed.

It does not take any extended experience around a foundry to find out that the general tone is not one of refinement, and I do not think that there is a decent man in the land who has a real knowledge of it who would willingly have his own sister or daughter earn her living in it.

The home is the centre of the universe to the individual. For its protection we have government.

To make it possible men go out and build up business. It is the foundation on which is built the moral, religious, national, and industrial life of the world.

The centre of the home is the woman: Your mother, boys, and mine in the beginning: Your wife, men, and mine in the noonday of life: Your daughter, father, and mine in the evening.

I am not a preacher and this is not preaching. My business is to get out castings, and to get them out good and cheap, and I am trying to do it.

I can listen to the vocabulary of the ordinary, or even extraordinary moulder without having a moral convulsion, or feeling my hair curl, but I cannot stand by and see a lot of girls clad in old shoes which only partly protect the feet, gowns which may keep the sand and dirt out but which do little more, arms bare and covered with core wash, and face and neck streaked with various mixtures, hair in a tumbled condition and hands too filthy to touch it, and after noting these things and the expressions on the faces, think that it pays to have it so.

A cent may look awful big to some people, but there are prices that it will not do to pay for even the biggest kind of a cent.

It is not wise to save at the spigot and waste at the bung hole, even if the waste is from a general fund and you are only one of the many who have to supply it.

I was one of a number of people (several hundred) who recently visited one of the largest industrial establishments of this country, and the only really unfavorable criticism I heard in regard to what was seen was on this very point. This I heard mentioned on all sides, and without one favorable word being said about it. It is one practice that should be discouraged by all.

I believe in the nobility of labor, but there is work which you cannot imagine a manly man as being engaged in, and so there is work that you cannot imagine a womanly woman as being engaged in.

There may be some differences of opinion in this matter, but it should at least receive the same careful attention as methods of foundry accounting, the ways of moulding difficult work, the use of moulding machines, the wash mixtures, etc., and when it does I think it will be settled in the right way. — "*A Shop Man*," from the "*American Foundry*."

STATISTICAL ABSTRACTS.

Exports of Coal, 1905.

According to the *Iron Age*, coal and coke exports of the United States in the calendar year 1905 aggregated nearly 9,800,000 gross tons, valued at about \$31,000,000. The exports of anthracite coal, valued at \$11,104,654, aggregated 2,229,983 tons; bituminous coal, valued at \$17,867,964, aggregated 6,959,265 tons. The exports of coke aggregated 599,054 tons at a valuation of \$2,243,010. Nearly all the exports of anthracite coal and about two-thirds of the exports of bituminous coal were to Canada.

The exports of coal from the United States have practically doubled since 1895. Great Britain exports nearly five times as much coal, and Germany about twice as much as the United States.

Labor Organizations in Pennsylvania.

In Labor Bulletin No. 40 for March, 1906, the Bureau gave a resumé of trade unions in the different States but did not include Pennsylvania, owing to the fact that a complete list could not be obtained for that State. The only list we have on hand is that giving a list of organizations in the American Federation of Labor, in which we learn that there were 42 unions in Pennsylvania at the close of 1905 affiliated with the American Federation.

Convict Labor in Italy.

Consul-General de Castro, of Rome, writes that in the 63 penitentiaries of Italy there are 9,942 convicts, who are kept busy at various industries. In

bootmaking 2,240 males are worked, in bookbinding and typography 157, in salt and mineral industries 495 males, and in the texture branch 3,050 males and 399 females. In the working of straw, the making of bags, baskets, brushes, artificial flowers, etc., 1,139 males and 37 females are kept busy.

Emigration from the United Kingdom.

The total number of emigrants from Great Britain and Ireland for 1905 was 459,917, an increase of 6,040 over 1904. There was a decrease of 9,197 British and Irish, but an increase of 15,237 foreigners. The British and Irish emigration to British colonies shows that 82,457 people went to Canada in 1905, an increase of 17 per cent over previous year; 15,181 people to Australasia; 26,283 to British South Africa; 4,716 to India, and 4,458 to other colonies. The British and Irish emigration to the United States last year was 122,389, a decrease of 17 per cent, and 6,754 to other foreign countries. The emigration of foreigners in the United Kingdom was 43 per cent of the total number, 459,917. Of these, 25,688 went to British North America and 10,588 to other British colonies; 154,325 went to the United States (an increase of six per cent over previous year) and 7,078 went to other foreign countries. Furthermore, 196,529 immigrants arrived in the United Kingdom during 1905 from continental countries, an increase of 1,543 over 1904. Over half of these aliens were in transit to other countries, 108,347 of them continuing their journey. This alien immigration from the Continent has become a serious problem with Great Britain, resulting in the partial exclusion act (published in *Daily Consular and Trade Reports* on February 10). However, the flood tide was not quite so great in 1905 as the previous year, for but 74,409 remained in the country, against 82,845 in 1904.—*Daily Consular and Trade Reports*, No. 2509.

Production of Pig Iron in Canada in 1905.

The American Iron and Steel Association has received from the manufacturers statistics of the production of pig iron in Canada in the calendar year 1905. The total was 468,063 gross tons, against 270,942 tons in 1904, an increase of 197,061 tons, or over 72 per cent. The production in 1905 was much the largest in the history of the Dominion and exceeded that of 1902, the year of next largest production, by 148,446 tons, or over 46 per cent. Of the total in 1905, about 432,870 tons were made with coke, 4,836 tons with charcoal and coke mixed, and 30,297 tons with charcoal.

The production of basic pig iron amounted to 172,102 tons, against 70,133 tons in 1904, and the production of Bessemer pig iron to 149,203 tons, against 26,016 tons in 1904. Basic pig iron was made in 1905 by three companies owning six furnaces and Bessemer pig iron by two companies owning three furnaces. Canada has not made spiegeleisen or ferromanganese since 1899, when small quantities of both metals were produced at Bridgeville, Nova Scotia, by a furnace which has since been abandoned. The production of malleable Bessemer pig iron in 1905 amounted to 3,300 tons; foundry pig iron, 139,528 tons; forge pig iron, 3,500 tons, and white and mottled and miscellaneous grades of pig iron, including castings made direct from the furnace, 370 tons. The quantity of limestone consumed for fluxing purposes by blast furnaces in Canada in 1905 amounted to 290,310 tons.

On December 31, 1905, Canada had 14 completed blast furnaces, of which nine were in blast and five

were idle. Of the total, ten usually use coke for fuel and four use charcoal. In addition one coke furnace was being built and three coke furnaces were partly erected on December 31. Work on the partly erected furnaces, however, was suspended some time ago.

Progress of Massachusetts in Twenty Years.

SUBJECTS.	1882	1902
Area (acres),	5,321,600	5,321,600
Land under cultivation (acres),*	2,128,311	1,292,132
Value of farm products,*	\$24,160,881	\$42,298,274
Savings Bank Statistics:		
Total deposits, . . .	\$241,311,362	\$586,937,084
Average deposit, . .	\$312.37	\$353.40
Deposits to each person of population,*	\$122.29	\$192.63
Education:		
Number of public schools,	6,246	11,235
Pupils enrolled, . .	335,872	485,483
Number of teachers, .	9,235	14,299
Expenditures, . . .	\$5,813,186	\$15,170,070
Fire insurance:		
Risks written, . . .	\$686,030,272	\$1,406,746,664
Losses paid,	\$4,480,797	\$4,747,167
Life insurance:		
Policies in force, . .	\$130,381,194	\$634,333,855
Claims paid,	\$3,000,756	\$9,463,541
Railroads:		
Length of lines operated (miles), . .	1,949	2,106
Gross earnings, . . .	\$40,846,370	\$99,375,022
Duty collected, . . .	\$23,540,609	\$20,884,761
Internal-revenue collections,	\$2,937,359	\$3,956,539
Commerce in merchandise:		
Total imports,	\$70,217,060	\$72,530,330
Total exports,	\$62,515,601	\$102,445,945
Population,*	1,783,085	2,805,346
Manufactures:		
Number of manufacturing establishments,*	14,352	29,180
Capital,*	\$308,806,185	\$823,264,287
Total wages paid,* . .	\$128,315,362	\$228,240,442
Value of product,* . .	\$631,135,284	\$1,035,198,989

* Figures are for 1880 and 1900.

Progress of Canada in Thirty Years.

The last number of the report of the Canadian Department of Trade and Commerce furnishes the following interesting figures in regard to Canada in 1871 and 1901:

SUBJECTS.	1871	1901
Land occupied (acres),	36,046,410	63,422,338
Land under cultivation (acres),	17,336,288	30,166,038
Currency and banking:		
Statistics of chartered banks—		
Paid-up capital, . .	\$36,415,210	\$67,095,718
Assets,	121,014,395	528,304,110
Liabilities,	77,486,706	417,320,761
Circulation—		
Notes issued by chartered banks,	18,339,893	49,119,479
Notes issued by the Dominion,	7,367,340	276,671,452
Deposits—		
In chartered banks, .	57,787,922	315,775,426
In post-office savings bank,	2,497,260	39,950,813
In other Government banks,	2,072,037	16,098,146
In special banks, . .	5,766,712	19,125,097
TOTAL DEPOSITS, . . .	\$68,123,931	\$390,949,482

Progress of Canada in Thirty Years — Concluded.

SUBJECTS.	1871	1901
Education:		
Public schools, . . .	10,549	19,262
Pupils enrolled, . .	773,341	1,105,714
Teachers, . . .	12,813	29,487
Expenditures, . . .	\$4,650,206	\$11,871,436
Fire insurance:		
Amount in force, . .	\$228,453,784	\$1,038,687,619
Premiums paid, . . .	\$2,321,716	\$9,650,348
Life insurance:		
Amount in force, . .	\$45,825,935	\$463,769,034
Premiums received, . .	\$1,852,974	\$15,189,854
Mineral productions, .	\$6,043,868	\$66,339,158
Steam railways:		
Length of lines operated (miles), . .	2,695	18,140
Gross earnings, . . .	\$14,485,648	\$72,898,749
Customs collected, . .	\$11,433,655	\$29,106,980
Excise revenue, . . .	\$4,295,945	\$10,318,266
Commerce in merchandise:		
Total imports, . . .	\$93,359,877	\$186,878,231
Total exports, . . .	\$65,034,600	\$194,509,143
Population, . . .	3,657,887	5,371,315
Manufactures:		
Number of establishments, . . .	12,404*	14,650
Capital, . . .	\$296,350,316*	\$446,916,487
Total wages paid, . .	\$78,492,345*	\$89,573,204
Value of product, . .	\$359,082,636*	\$481,053,375

* Figures are for 1891.

— Frank C. Denison, Consul, Woodstock, New Brunswick.

Strikes and Lockouts in Foreign Countries.*Austria.*

For the year 1905, there were 660 labor conflicts reported in Austria, 641 being strikes and 19 lockouts. The strikes affected 2,610 establishments and involved 89,185 strikers out of 136,503 persons employed. Wage demands caused 392 strikes and demands relative to hours of labor 136 strikes. The greatest number of strikes in a single industry, 191, occurred in the building trades and affected 32,423 workmen out of 42,387 employed; in pottery and glass works there were 70 strikes with 9,105 strikers; in metal working, 61 strikes with 7,039 strikers; in wood working, 49 strikes with 2,110 strikers; in the textile industry, 46 strikes with 6,547 strikers; and in mining, 44 strikes with 10,419 strikers. Of the 641 strikes reported, 139, affecting 10,705 strikers, were successful, 167, affecting 13,957 strikers, failed, 277, affecting 57,017 strikers, were compromised, while the results of 58, affecting 7,506 strikers, were unknown; 53.7 per cent lasted less than five days.

Of the 19 lockouts declared during the year, there were six in the building trades, three in wood-working, two each in the textile, clothing, metal working, and pottery and glass industries, and one each in trade and the manufacture of machinery, instruments, etc. The workmen locked out numbered 13,528 out of 14,817 persons employed in the establishments affected. In seven cases lockouts were resorted to as a means of avoiding threatened strikes. — *Soziale Rundschau*, January, 1906, Vienna.

Belgium.

During 1905, there were 140 strikes and two lockouts reported in Belgium. The lockouts both occurred in the textile industry and were quickly settled; in one case 1,000 weavers were idle for one day and in the other case about 1,200 weavers were locked out for five days, at the end of which period an adjustment satisfactory to the employer was effected; in both cases the employers resorted to the lockout as a means of forcing the settlement of an existing strike. Fifty-five establishments were affected by the two lockouts.

The 140 strikes affected 443 establishments and involved 101,058 strikers, 6,563 other employees being forced into idleness. Disputes with regard to wages were responsible for 91 strikes, or 65 per cent of the whole number; 20 strikes were inaugurated to secure either the discharge or reinstatement of employees, 17 to secure changes in shop rules, and 11 for changes in hours of labor; one strike resulted from a sympathetic movement in behalf of the striking employees in a branch shop in France.

Sixty strikes — 42.86 per cent of the entire number for the year — occurred among textile workers; miners and quarry workers were involved in 35 strikes, metal workers in 13, wood workers in seven, tannery employees in seven, the remaining 18 strikes affecting 10 industries.

Slightly more than half the strikes failed, these numbering 73 and involving 89,549 strikers; 39 strikes, involving 4,147 strikers, succeeded; 25, involving 6,313 strikers were compromised; two strikes were pending at the close of the year, and the result of one strike was not stated. — *Revue du Travail*, 1905-1906, Brussels, Belgium.

France.

During the year 1905 there were reported, in France, 759 strikes involving 138,300 strikers. Of these, 403, or 53.10 per cent, were caused by unsatisfactory wages; 79, or 10.41 per cent, by unsatisfactory hours of labor; 57, or 7.51 per cent, by objectionable shop rules; agitation for or against the discharge of certain employees caused 213 strikes, or 28.06 per cent of the total number, while the remaining seven strikes, or 0.92 per cent, were due to various other causes. Of the 664 disputes settled during the year, 138, or 20.78 per cent resulted successfully for the employees, 183, or 27.56 per cent, successfully for the employers, and 343, or 51.66 per cent, in compromises. Textile industries were affected by 134 strikes, metal working by 117, building trades by 99, tanning and leather working by 81 and transportation by 71, the remaining 257 strikes affecting various other industries. — *Bulletin de l'Office du Travail*, Paris, 1905.

Germany.

Strikes in Germany, during 1905, numbered 1,977, involving 177,270 strikers and forcing idleness upon 9,649 other persons. Of the 12,353 establishments affected, 3,065 ceased operations entirely while the strikes lasted. Strikes settled during the year numbered 2,057 and resulted in success for the strikers in 468 cases, success for the employers in 771 cases, and compromises in 818 cases. Employees in all the industries affected aggregated 463,477. The building trades experienced the greatest number of labor disputes for the year, there being 724 strikes, involving directly 52,694 workmen, and 36 lockouts, involving 14,192 workmen; the next greatest number occurred in wood work-

ing, there being 293 strikes, involving 14,893 workmen, and 22 lockouts, involving 3,362 workmen; 150 strikes, with 11,086 strikers, and nine lockouts, involving 1,345 workmen, were reported in the metal trades; 145 strikes, with 23,035 strikers, and 19 lockouts, involving 4,512 workmen, in the clothing trades; 128 strikes, with 18,451 strikers, and 12 lockouts, with 52,429 locked-out workmen, in the manufacture of machines and machinery; 70 strikes, with 11,570 strikers, and 25 lockouts, involving 17,166 employees, in the textile industry; and 39 strikes, with 20,683 strikers, in mining and quarrying. Labor disputes in these seven industries aggregated 1,549 strikes, with 152,412 strikers, and 123 lockouts with 93,006 locked-out workmen. There were 140 lockouts reported during the year affecting 3,358 establishments, in 648 of which work was entirely suspended; 103,922 employees were locked out, and 2,353 others were indirectly affected. — *Reichs-Arbeitsblatt, Berlin, 1905.*

Spain.

Strikes reported in Spain, for the year 1905, numbered 185, of which number 127, for which details were reported, involved 24,470 strikers, of whom 23,743 were males and 727 females, out of 28,540 males and 1,235 females employed in the establishments affected. In 51 cases the demands of the strikers were granted, 60 strikes failed, and 16 were compromised. Disputes regarding wages caused 60 strikes, 35 strikes resulted from unsatisfactory hours of labor, 31 from objectionable shop rules, 44 from agitation for or against the discharge of certain workmen, and 10 from trade union agitation. The industries showing the greatest number of strikes were building, with 33 strikes involving

6,163 strikers of whom 6,151 were males and 12 females; mining and quarrying, with 16 strikes involving 8,488 strikers (8,381 males and 107 females); food preparation, with 12 strikes involving 3,970 strikers, all males; and transportation, with nine strikes involving 1,641 strikers (1,541 males and 100 females). — *Boletín del Instituto de Reformas Sociales, Madrid, 1905.*

Sweden.

During the last six months of 1905 there were 64 strikes and six lockouts officially reported in Sweden. Of the strikes, 12 occurred in July, 13 in August, eight in September, 14 in October, nine in November, and five in December, the remaining three being strikes that occurred during the preceding six months but were not then reported. The total number of strikes and lockouts occurring during the year 1905 was 175. The 70 strikes and lockouts for the second half-year affected 107 employers and about 3,700 employees. In 46 cases (65.71 per cent of the total) trade unions were involved. Disputes with regard to wages caused 40 strikes and two lockouts, and unsatisfactory conditions of employment caused 19 strikes, the remaining five strikes and four lockouts resulting from various other causes. In 12 cases the disputes resulted in success for the employers, in 20 cases in success for the employees, and in 25 cases in compromises; seven strikes were pending at the close of the year, and in six cases the results were not given. Thirty-three of the strikes and lockouts occurred in the cities, principally Stockholm, and 37 in other parts of the kingdom. — *Meddelanden från K. Kommerskollegii, Afdelning för Arbetsstatistik, Stockholm, 1905-1906.*

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PUBLICATIONS OF THE BUREAU OF STATISTICS OF LABOR.

Labor Bulletins.

These Bulletins contain a large variety of interesting and pertinent matter on the Social and Industrial Condition of the Workman, together with leading articles on the Condition of Employment, Earnings, etc. The following numbers are the only ones now remaining in print and will be forwarded upon receipt of five cents each to cover the cost of postage.

No. 24, November, 1902. Review of Employment and Earnings for six months ending October 31, 1902—Quarterly Record of Strikes—Classes Occupied in Massachusetts Manufactures—Labor Organizations in Massachusetts.

No. 29, January, 1904. Eight-hour Day—Licensing of Barbers—Early Closing and Half-holiday Laws of Australasia—Industrial Studies, Proprietors—Palaces for the People—Quarterly Record of Strikes.

No. 30, March, 1904. National Trades Association—Massachusetts-born Living in Other States—Industrial Betterments—A Partial Religious Canvass of Boston—Current Comment on Labor Questions: Child Labor—Bi-monthly Record of Strikes and Lockouts—Prices of Certain Articles of Food in Toronto, Canada, and Massachusetts—Industrial Agreements—Labor Legislation in Other States and Foreign Countries—Recent Legal Labor Decisions—Statistical Abstracts.

No. 31, May, 1904. City Labor in Massachusetts—Review of Employment and Earnings for Six Months ending April 30, 1904—Average Retail Prices in 17 Cities—Bi-monthly Record of Strikes and Lockouts—Editorial, Rev. Jesse H. Jones—Industrial Agreements—Current Comment on Labor Questions: Open and Closed Shop—Labor Legislation in Other States and Foreign Countries—Recent Legal Labor Decisions—Excerpts Relating to Labor, Industrial, Sociological, and General Matters of Public Interest—Statistical Abstracts.

No. 32, July, 1904. Child Labor in the United States and Massachusetts—Net Profits of Labor and Capital—The Inheritance Tax—Absence after Pay Day—Pay of Navy Yard Workmen—Labor Legislation in Massachusetts for 1904—Industrial Agreements—Current Comment on Labor Questions: Eight-hour Workday—Recent Legal Labor Decisions—Excerpts Relating to Labor, Industrial, Sociological, and General Matters of Public Interest—Statistical Abstracts.

No. 34, December, 1904. Increases in the Cost of Production—Review of Employment and Earnings for Six Months ending October 31, 1904—Semi-annual Record of Strikes and Lockouts: Ending October 31, 1904—Strike of Cotton Operatives in Fall River—Average Retail Prices, April and October, 1904—Absence after Pay Day, No. 2—Current Comment on Labor Questions:

Co-operation—Recent Legal Labor Decisions—Industrial Agreements—Excerpts Relating to Labor, Industrial, Sociological, and General Matters of Public Interest—Statistical Abstracts—Index to Labor Bulletins of the year 1904, Nos. 29 to 34, inclusive.

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